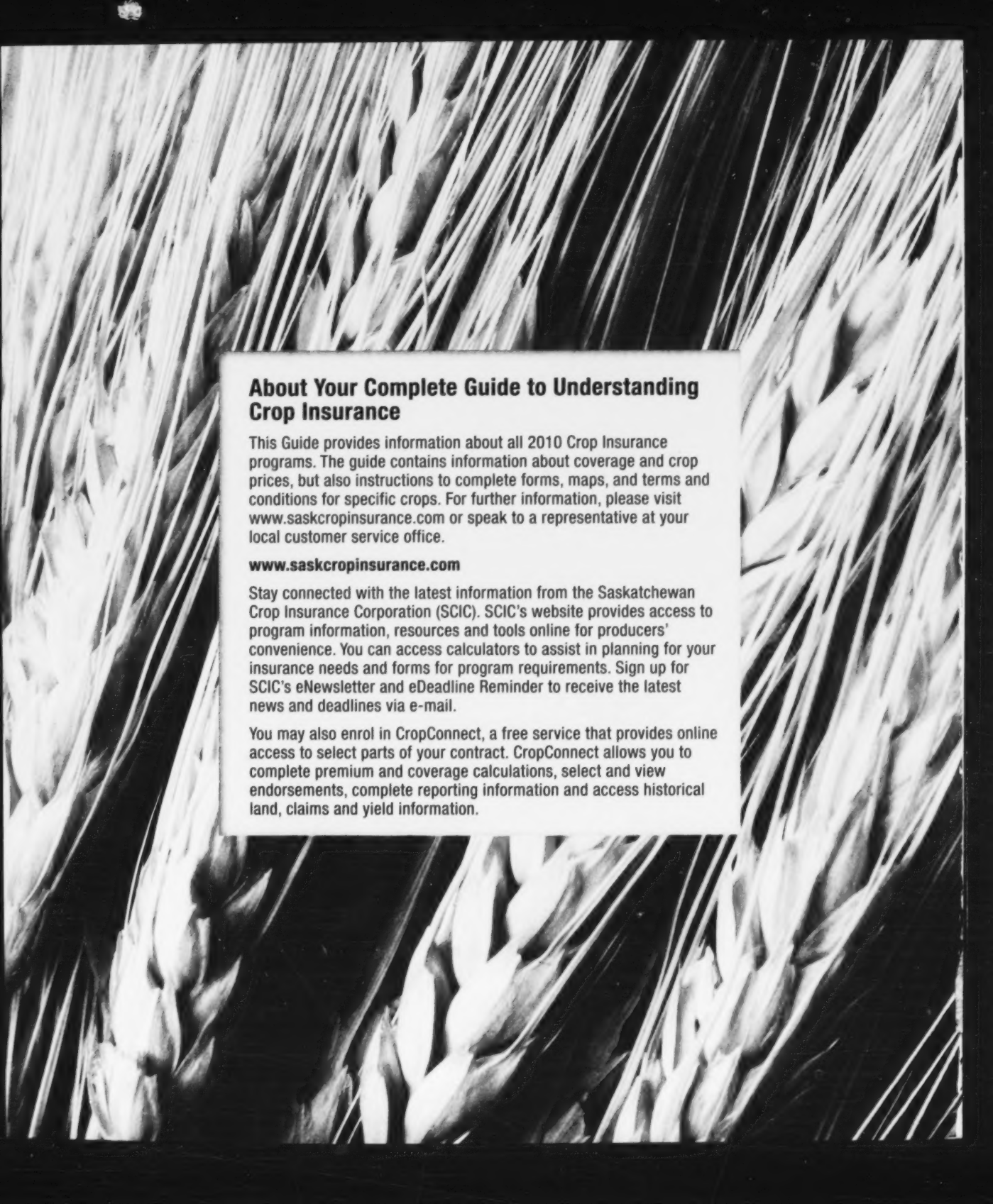
CropInsurance

Your Complete Guide to Understanding Crop Insurance 2010

Canada

Government of Saskatchewan

SCIC
SASKATCHEWAN CROP INSURANCE CORPORATION



About Your Complete Guide to Understanding Crop Insurance

This Guide provides information about all 2010 Crop Insurance programs. The guide contains information about coverage and crop prices, but also instructions to complete forms, maps, and terms and conditions for specific crops. For further information, please visit www.saskcropinsurance.com or speak to a representative at your local customer service office.

www.saskcropinsurance.com

Stay connected with the latest information from the Saskatchewan Crop Insurance Corporation (SCIC). SCIC's website provides access to program information, resources and tools online for producers' convenience. You can access calculators to assist in planning for your insurance needs and forms for program requirements. Sign up for SCIC's eNewsletter and eDeadline Reminder to receive the latest news and deadlines via e-mail.

You may also enrol in CropConnect, a free service that provides online access to select parts of your contract. CropConnect allows you to complete premium and coverage calculations, select and view endorsements, complete reporting information and access historical land, claims and yield information.

DEADLINES

March 31 Deadline to apply, reinstate, cancel or make changes to your 2010 Crop Insurance contract including all crops to be insured and coverage levels. Report any land you have added to or deleted from your contract. Customers who wish to be insured for 2010 must make arrangements for payment of outstanding 2009 balances by March 31.

May 21 Deadline to seed all classes of chickpeas.

Deadline to seed camelina in the brown soil zone.

May 31 Deadline to provide production contract information to SCIC for the Contract Price Option, as well as Khorasan wheat.

June 10 Full yield-loss coverage becomes effective on winter wheat and fall rye that will be grazed and/or cut for feed.

Deadline for planting potatoes (processing and table varieties).

Final day to finalize claims on over-winter extensions.

June 15 Deadline for planting potatoes (seed varieties).

June 20 Under the Forage Establishment Benefit Option, this is the deadline to seed forage acres.

Deadline to submit Establishment Benefit claims.

Deadline to submit a claim for gopher damage on all crops, except greenfeed.

SCIC will not accept yield-loss liability for any spring crops seeded after June 20 (excludes greenfeed).

June 21 Full coverage for yield-loss begins today on established spring and fall-seeded crops (excludes greenfeed).

June 25 Deadline for submitting Seeded Acreage Reports on all crops (excludes greenfeed).

If you fail to submit or are late, you may be assessed a penalty of $60 and, if necessary, an adjuster will visit your farm to gather the required information at an additional charge.

Deadline to submit Unseeded Acreage claims. Unseeded Acreage claims submitted between June 26 and July 2 will have indemnities reduced by 25 per cent. Claims will not be accepted after July 2.

Deadline to report your stored grain on your Stored Grain Declaration.

Deadline to submit the Hive Reporting Form.

June 30 Deadline to seed greenfeed crops covered by Forage Insurance.

All Establishment and gopher damage claims on greenfeed must be submitted by this date.

July 5 Deadline to report seeded greenfeed acres.

July 11 Deadline to meet and maintain minimum summerfallow coverage requirements.

For green manure crops in the brown and dark brown soil zones, deadline to meet and maintain minimum summerfallow coverage requirements.

July 15 Under the Organic Reseeding Benefit, this is the deadline to reseed.

July 25 For green manure crops in the black and grey soil zones, deadline to meet and maintain minimum summerfallow coverage requirements.

August 25 Deadline to select winterkill coverage for fall rye and winter wheat.

September 15 Deadline to seed fall rye and winter wheat and be eligible for winterkill insurance.

September 30 Deadline to file Forage Declarations.

Deadline to register forage yield-loss claims or request an extension of insurance on unharvested forage acres.

Forage claims submitted between October 1 and November 15 will have indemnities reduced by 25 per cent. Claims will not be accepted after November 15.

October 1 Deadline to harvest potatoes—all varieties.

October 31 Deadline to pay 2010 premiums without interest being charged.

November 15 Deadline to file Production Declarations.

Deadline to submit yield-loss claims on harvested cereal, oilseed, pulse, alfalfa seed, herb/spice and potato crops and request any extensions of insurance on unharvested acres (excluding potatoes).

Claims submitted between November 16 and December 31 will have indemnities reduced by 25 per cent. Claims will not be accepted after December 31.

Final date to assess field-related frost problems in storage for potatoes.

Insurance coverage cut-off date for potatoes.

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General Information on Crop Insurance

GENERAL INFORMATION ON CROP INSURANCE

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Looking Ahead into 2010

Driven by the momentum of the 2008 Crop Insurance Review, the Saskatchewan government continues to look at its agriculture programs and services and improvements that can be implemented for producers.

SCIC continues to focus on progress and its producers as it expands its programs to meet the changing needs of the Saskatchewan farmer.

Evaluation of new crop varieties: The Crop Insurance Review noted that SCIC is effective at introducing coverage for new crops. The Corporation has developed a healthy relationship with industry groups, with whom they will continue to work on establishing coverage for new crops. In 2010, coverage for camelina, soybeans, dryland navy beans and honey will be added to the Crop Insurance Program.

Improved pricing options: The contract price option provides an insured price based on a producer's contract price and Crop Insurance's base price. SCIC has expanded the list of crops eligible under this option to include commercial flax, lentils (all classes) and alfalfa seed.

Yield cushioning: Introduced in 2009 as a pilot project, yield cushioning will become a regular feature of the Crop Insurance program. Cushioning limits the impact on an individual's coverage in poor, consecutive crop years.

Decreased premium for irrigators: Reduced premium will continue for producers enrolled in the Enhanced Irrigation Pilot Program. The pilot offers separate coverage for irrigated and dryland acres of the same crop. The arrangement now has producers paying 40 per cent of the premiums, as opposed to 66.7 per cent previously.

Expansion of winterkill coverage: Winterkill coverage for winter wheat is now available in all risk zones regardless of the stubble type into which the crop was seeded. The stubble type determines if the acres are charged a low or high-risk premium rate.

General Information

SCIC

The Saskatchewan Crop Insurance Corporation (SCIC) is responsible for administering three programs: Crop Insurance (AgriInsurance), AgriStability (2009 program year) and the Wildlife Damage Compensation Program.

AgriStability

AgriStability protects against farm income declines caused by low prices, rising input costs and other related factors. AgriStability and Crop Insurance are designed to work together to provide maximum protection for producers.

SCIC started delivery of final payments for the 2009 program in January 2010.

Wildlife Damage Compensation Program

This program is available to all producers. Affected producers do not have to be a Crop Insurance customer to receive compensation.

Compensation is paid out at 100 per cent on crop claims over $150. Visit www.saskcropinsurance.com or contact SCIC for more information on the Wildlife Damage Compensation Program or if you wish to file a claim.

Your Crop Insurance Program

Saskatchewan Crop Insurance is one component of the Growing Forward agreement. Growing Forward is a commitment to Canada's agriculture sector that focuses on achieving results, reflects input from across the sector, and will deliver programs that are simpler, more effective, and tailored to local needs.

Crop Insurance provides you with insurance if your crops experience a loss in yield, whether it is due to a loss in the quality or quantity of the insured crop. Your insurance also covers you in case the crop fails to grow (establish) or circumstances prevent you from being able to seed. You select your coverage level and your coverage is based upon your personal growing experience with the selected crop. SCIC realizes that one insurance package does not suit everyone. For this reason there are many options to choose from, allowing you to tailor your insurance to your farm.

Eligibility

Insurance is available to any producer who meets SCIC eligibility requirements. Crop Insurance regulations require eligible contract holders to demonstrate legal, operational and financial independence from all other producers.

All new applicants are required to fill out an "Application Supplementary Form" (page 57) to confirm legal, operational and financial independence. Legal independence is legal access to the land (owned or leased) on which insured crops will be grown. You have operational independence if you are responsible for farming decisions and have access to machinery and crop storage. Financial independence means you bear the financial risk of any crop loss.

To apply for a contract of insurance, visit your local customer service office or call 1-888-935-0000 to make an appointment by March 31, 2010. Local toll-free numbers are listed on the back of this Guide. You must apply for a contract of insurance in person. Non-residents of Canada applying for a contract must have verification of approval or compliance from the Saskatchewan Farm Land Security Board.

SCIC may review existing contracts to ensure it meets eligibility requirements. Where concerns are identified, the contract holder will be advised of these requirements in order to maintain their contract in future years.

Your Personal Information

Just as reliable information helps you produce a better crop, reliable information helps us at SCIC provide better insurance products and customer service. We are committed to ensuring your personal information is secure at all times and have implemented privacy procedures to ensure compliance with current legislation.

Personal information is defined as any information about an identifiable individual that is recorded in any form, subject to Section 24 of the *Freedom of Information and Protection of Privacy Act* (FOIPPA). As an individual, it is your right to control when,

how, and to what extent your information is communicated to others.

FOIPPA and the *Personal Information Protection and Electronic Documents Act* (PIPEDA) provides "rules to govern the collection, use and disclosure of personal information in a manner that recognizes the right of privacy of individuals with respect to their personal information and the need of organizations to collect, use, or disclose personal information for purposes that a reasonable person would consider appropriate in the circumstances."

Through our privacy policy, SCIC is committed to your information's protection, security, confidentiality, integrity and availability.

Customers of SCIC are entitled to access their personal information according to FOIPPA legislation. If customers are concerned about our privacy and security policies, they can phone 306-728-7200 and ask to speak to the Privacy and Security Commissioner or e-mail: securityofficer@scic.gov.sk.ca.

Your Coverage

Production Guarantee and Quality Coverage

Production Guarantee

An SCIC contract guarantees a yield based on your long-term individual yield and coverage option selected. This guarantee appears on your Statement of Insurance in kilograms and bushels for most crops, and kilograms and pounds for those crops typically marketed in pounds.

Coverage for yield-loss starts on June 21 for all **established** crops. Crop losses after June 20 but prior to harvest are assessed through a pre-harvest inspection.

Pre-harvest inspections are completed when a crop is put to an alternate use other than harvest.

Failing to report a crop before it is put to an alternate use may void your insurance. Notify SCIC if you intend to put your acres to an alternate use.

Losses on harvested crops are based on production and quality for most crops. Yield-loss coverage ends November 15. If you have not harvested all of your acres by November 15, you must contact SCIC to request an extension of insurance if you want over-winter losses covered.

It is important to store and sell your insured grain separately from all other producers' grain and all other crops, whether insured or not. If ownership of the grain cannot be clearly identified, production is averaged among the involved producers.

Yield-loss payments are based on the shortfall between the production guarantee for all acres of the insured crop and the total net harvested production plus any appraisals applied to acres put to any use other than harvesting. **The insured price does not guarantee market price.**

The following is an example only and does not reflect actual prices as listed in the price tables elsewhere in this Guide.

You have 70% coverage on 100 acres of HRSW and the long-term individual yield is 708 kg/acre (26 bushels/acre).

Your production guarantee is:
708 x 70% = 496 kg/acre (18.2 bushels/acre)

Your total production guarantee is:
496 x 100 acres = 49,600 kg (1,822 bushels)

In the fall, you harvest 29,937 kg (1,100 bushels). To calculate your yield-loss:

49,600 kg (total production guarantee)
- 29,937 kg (actual harvested production)

19,663 kg yield-loss

Your yield-loss claim payment is:
19,663 kg x $0.150 ($/kg)

= $2,949.45

Quality Coverage

In addition to production, quality is also considered when calculating yield loss. A designated grade has been established for each crop based on the historical average grade. When the grade of your harvested production is lower than the designated grade due to an insurable peril, that production is reduced by a quality factor. That adjusted production is used in calculating your claim.

The following is an example only and does not reflect actual prices as listed in the price tables elsewhere in this Guide.

Continuing with the previous yield-loss example, the standard grade for HRSW is #2 CW. You harvest CW Feed.

The quality factor is calculated as:

Price for CW Feed ÷ Pool Return Outlook of #2 CW
= $100.00/tonne ÷ $200.00/tonne
= 0.50

Harvested production after quality factors is:

29,937 kg x 0.50
= 14,969 kg

To calculate your yield-loss after the quality factor is applied:

49,600 kg (production guarantee)
- 14,969 kg (actual harvested production after quality adjustment)

34,631 kg yield-loss

The incremental payment is:

34,631 kg loss after quality
- 19,663 kg loss before quality (as calculated in previous example)

14,968 kg additional loss due to quality

You would be eligible for a further payment of:

14,968 kg x $0.150/kg = $2,245.20
Total payment = $2,949.45 + $2,245.20
= $5,194.65

Quality factors are determined by comparing the price of the harvested grade to the price of the designated grade. The prices used to calculate quality factors are the post-harvest selling prices established through a survey of grain companies, the Canadian Wheat Board and processors from across Saskatchewan. Once these market prices are available, quality factors are listed at www.saskcropinsurance.com.

Individual Coverage

Your individual average yield is recalculated every time you grow a crop using 90 per cent of your previous individual average yield and 10 per cent of your most recent annual yield. There is a one-year lag in this calculation.

If you do not grow a crop for one or more years, your previously established individual experience will be compared to the area to establish your current yields.

If you are a new customer or are insuring a crop for the first time, you can provide your own records to establish your individual yield. You also have the option of calculating with the Management Experience Transfer index to determine your yields. New customers with no records will establish their yields at the long-term average yield for that area.

If you are involved with a contract, involving one or more partners/family members, contact your customer service office. You may be eligible to transfer individual yields, experience discounts, etc.

Yield Trending

Yield trending recognizes continual advancement in the agriculture sector. With yield trending, long-term yields are increased to account for improved production techniques, varieties and technological advances. The result is an increase in yield coverage offered to producers where yields are increasing over time. This will also positively impact long-term yields for producers who have not previously insured these crops. For 2010, yield trending will continue to be applied to canola, identity-preserved canola, fall rye and winter wheat.

Yield Cushioning

Yield cushioning provides greater protection and coverage to Saskatchewan producers by limiting the impact on individual coverage in poor crop years.

A yield cushioning program reduces the impact of a poor yield by limiting or "cushioning" the decrease in a producer's yield coverage. Yield cushioning occurs by crop and land use.

When two low yields occur in consecutive years, the amount the coverage level drops will be cushioned in the second year. For this year, 2008 yields will be cushioned to 70 per cent of the customer's Long Term Individual Yield.

Some conditions will apply. Customers with uninsured causes of loss, or who have a MET less than .85 and a surcharge of 15 per cent or more, are not eligible for yield cushioning.

Management Experience Transfer

The Management Experience Transfer (MET) index is used to establish a starting yield for a crop where no individual yield was previously established and more accurately reflects the individual customer's farm management abilities.

Your MET index is greater than 1.0 if your yields are better than the area average; it is less than 1.0 if your yields are lower than the area average.

New customers with no previous yield history start with a MET index of 1.0.

Once your yields are established, they are updated using your individual annual production information as described under Individual Coverage.

Coverage Levels and Premiums

Customers may select coverage at 50, 60, 70 or 80 per cent of their average yield, cost-shared at 60 per cent by governments, 40 per cent by producers. Coverage is only available to 70 per cent for the following crops: alfalfa seed, caraway, chickpeas, coriander, dry beans, khorasan wheat, potatoes, timothy hay, honey, soybeans, camelina and wild rice.

Premiums and Cost Sharing

SCIC sets premium rates with the goal of collecting the correct amount of premium to recover losses (claims paid) over the long-term and to maintain a sustainable program by paying off program debt or building a reasonable reserve. The methodology used by SCIC to calculate premium rates and yields must be certified by an actuary and approved by Agriculture and Agri-Food Canada every five years.

Premium dollars are not used to pay for program administration. The full cost of program administration is cost-shared by the federal and provincial governments.

Premium rates are updated annually on a crop and risk-zone basis. Risk-zone rates are based on the claim payment history from 1973 to the present, specific to each crop and risk zone. There is a one-year lag in the information used; for example, 2010 premium rates use information up to 2008.

The dollar-per-acre premium for a customer is calculated from the premium rate (for the selected coverage level), the risk zone long-term average yield, the selected coverage level, the insured price, and the customer's own experience discount or surcharge. The premium rate itself is only one factor in the dollar-per-acre premium to the customer.

Premiums are charged on acres seeded to crops selected for insurance. **There is no charge for endorsing crops you do not grow.**

Premium Discounts and Surcharges

Premium discounts and surcharges acknowledge risk differences between customers, reducing premiums for customers without a history of repeated claims.

Experience discounts and surcharges are calculated using individual loss experience and the comparison to area losses. SCIC calculates premium discounts and surcharges by comparing the claim received to the total premium (net of experience discount) paid by the producer and governments. When an increase in the number or size of losses is experienced, the discount is reduced and may even result in a surcharge.

The following crops and programs are excluded from all experience discount and surcharge calculations: camelina, caraway, coriander, dryland dry beans, honey, Khorasan wheat, soybeans, vegetables, wild rice, timothy hay, the Forage Diversification Option, the weather-based programs (Forage Rainfall Insurance Program, Corn Heat Unit Program), Establishment Benefit, Unseeded Acreage and Gopher Damage claims.

How your individual loss experience is used:

Your Indemnity	Your Discount/Surcharge
No claim	1.0 credit earned
Indemnity less than or equal to 20% of total net annual premium*	0.5 credit earned
Indemnity greater than 20% but less than or equal to 100% of total net annual premium	No change
Indemnity greater than 100% but less than or equal to 200% of total net annual premium	1.0 debit earned
Indemnity greater than 200% of total net annual premium	2.0 debits earned

*Cumulative premium paid by the producer and governments.

How the area loss experience is used:

Comparison to Area	Your Discount/Surcharge
Highest risk customers – amongst the highest 10% of indemnity paid relative to premium among claimants	1.0 debit earned
High risk customers – amongst the next highest 10% of indemnity paid relative to premium among claimants	0.5 debit earned
Average risk customers	No change
Low risk customers – have no claim in a risk area where 60% of customers have received indemnity	1.0 credit earned
Lowest risk customers – have no claim in a risk area where 70% of customers have received indemnity	2.0 credits earned

The number of credits or debits earned will be added to your previous balance. Partial credits are rounded down. Accumulated credits or debits must achieve a complete step before the discount or surcharge is adjusted.

Premium Discount Received

Accumulated Credits	0	1	2	3	4	5	6	7	8	9	10 to 16
Discount %	0	5	6	8	11	15	20	26	33	40	50

Accumulated Debits	0	-1	-2	-3	-4	-5	-6	-7	-8	-9	-10 to -16
Surcharge %	0	0	0	8	11	15	20	26	33	40	50

The maximum number of both debits and credits a customer can accumulate is 16. Customers with 16 credits cannot lose their 50 per cent discount based on one or two years' indemnity. There is a one-year lag in the calculation; the indemnities received in 2008 will impact a customer's discount/surcharge in 2010.

New contract holders will remain at zero following their first year of coverage due to this lag.

Insurable Crops

SCIC insures crop varieties suitable for local growing conditions throughout the province. Insurance may be denied if you grow an inappropriate variety for your area.

Under the multi-peril program, insurable crops are:

- barley
- canary seed
- canola
- durum
- faba beans
- field peas
- flax
- identity preserved canola
- lentils (large green, red, other)
- mustard (brown, oriental, yellow)
- oats
- rye (fall, spring)
- sunflowers
- triticale
- wheat (Canada Prairie, extra strong, hard red, hard white)
- winter wheat

Volunteer crops are not insurable.

Soft white spring wheat will be insured as Canada Prairie spring wheat.

Insurance is available for both late-maturing tall stature (LMTS) and early-maturing short stature (EMSS) sunflowers. If you grow both classes, production is offset in the event of a claim.

Liability will be accepted on dryland faba beans in risk zones 11, 14, 15, 17, 18, 21, 22 and 23. Irrigated faba bean acres are insurable in all risk zones.

Forage producers may find further information in the Forage section of this booklet located on page 41 or at www.saskcropinsurance.com.

For applicable maps, please see the map section located on pages 67-77, visit www.saskcropinsurance.com or your customer service office.

Additional Insurable Specialty Crops

Yield loss only coverage for the following specialty crops is available at 50, 60 or 70 per cent coverage:

- alfalfa seed
- camelina
- caraway
- coriander
- honey
- Khorasan wheat/Kamut®
- potatoes
- soybeans
- vegetables
- wild rice

These specialty crops are insured for yield-loss and quality coverage (50, 60 or 70 per cent):

- chickpeas
- dry beans (dryland, irrigated)
- timothy hay

Production guarantees for camelina, caraway, coriander, dryland dry beans, soybeans, timothy hay (refer to Forage section on page 41) and Khorasan wheat are determined using the provincial long-term average yield. Individual coverage is applied to alfalfa seed, irrigated dry beans, chickpeas, honey and potatoes. Information on individual coverage can be found on page 6. For information on the Wild Rice Insurance program see page 26.

Insured Causes of Loss

SCIC covers you for losses resulting from uncontrollable natural hazards including drought, excessive rain, hail, flood, frost, snow, wind, lightning, hurricane, tornado, accidental fire, damage caused by wildlife, insects, gophers and/or plant disease. Losses that are controllable or could have been prevented with sound farm management practices are not covered. If an insured cause of loss cannot be identified, coverage may be reduced or denied; therefore, it is important to notify SCIC immediately when damage occurs.

Uninsured Causes of Loss*

The uninsured cause of loss policy ensures that producers following industry recommended farm management practices are not at a financial disadvantage to those who do not.

SCIC, generally, does not advise producers on what are acceptable farm management practices. For some specialty crops, there are specific terms and conditions that apply (refer to page 95). Producers can gain more information about their business through available sources of agronomic information or industry experts.

Any "controllable" loss is considered an uninsured cause of loss. Examples include:

- Poor quality seed
- Improper seed placement or seeding date
- Uncontrolled, excessive weed populations
- Chemical damage
- Insect or disease damage where it is possible and practical to prevent or control the damage

Many different factors can reduce yields. Risk can be decreased by actively monitoring crops and taking any necessary measures including a combination of cropping choices and rotations, timely seeding, stubble and fertility management, field scouting and monitoring, and timely use of crop protection products.

You are expected to implement appropriate measures if there is a clear economic advantage to doing so and assuming normal growing conditions for the rest of the crop year. When a crop is not adequately monitored or control measures are applied too late to be effective, uninsured causes of loss are applied. This may result in your claim being denied in full or reduced by an amount equal to the yield-loss caused by the controllable factor. Where a partial claim reduction is made, it may be based on the difference in yields where a loss occurred compared to an undamaged area within the same field, an adjacent field where the loss was controlled, or the average area yield.

Contact your customer service office before destroying any crop or putting it to an alternate use.

2010 Insured Prices

The base prices for grains crops are established on the basis of price forecasts provided by the Market Analysis Group of Agriculture and Agri-Food Canada. These prices represent the expected farm gate market price for the coming crop year. Producers also have the option of selecting the Low Price Option for each crop, which is set at 85 per cent of the base price for the crop.

Alternative sources are used to determine prices for some smaller acreage crops.

*Information on organic uninsured causes of loss can be found in the Organic section of this Guide located on page 38 or at www.saskcropinsurance.com.

2010 Commercial Prices

Crop	Base Grade	Base Price ($/T)	Low Price ($/T)	Base ($/Bu)	Low ($/Bu)
Alfalfa Seed	(Common)	2,535	2,155	1.15#	0.98
Barley	1 CW	120	102	2.61	2.22
Camelina		300	255	7.62	6.47
Canary Seed	Sound & Dry	415	353	0.19#	0.16
Canola	1 Canada	400	340	9.07	7.71
Caraway	Average	1,200	1,020	0.54#	0.46
Chickpea (Desi)	2 CW	530	451	0.24#	0.20
Chickpea (Lg Sd Kabuli)	Average	640	544	0.29#	0.25
Chickpea (Sm Sd Kabuli)	2 CW	490	417	0.22#	0.19
Coriander	Average	625	531	0.28#	0.24
Dry Beans (Black)	1 Canada	670	570	0.30#	0.26
Dry Beans (Navy)	1 Canada	625	531	0.28#	0.24
Dry Beans (Other)	1 Canada	700	595	0.32#	0.27
Dry Beans (Pinto)	1 Canada	660	561	0.30#	0.25
Durum	2 CWAD 11.5%	150	128	4.08	3.47
Faba Beans	2 Canada	190	162	0.09#	0.07
Fall Rye	2 CW	140	119	3.56	3.02
Field Peas	2 Can (50%) + 3 Can (50%)	165	140	4.49	3.82
Flax	2 CW	380	323	9.65	8.20
Honey		3,415	2,903	1.55#	1.32
IP Canola	1 Canada	420	357	9.53	8.10
Lentils (Lg Green)	2 Canada	580	493	0.26#	0.22
Lentils (Other)	2 Canada	455	387	0.21#	0.18
Lentils (Red)	1 Canada	605	514	0.27#	0.23
Mustard (Brown)	1 Canada	470	400	10.66	9.06
Mustard (Oriental)	1 Canada	475	404	10.77	9.16
Mustard (Yellow)	1 Canada	570	485	12.93	10.99
Oats	3 CW	125	106	1.93	1.64
Processing Potatoes		260	221	0.12#	0.10
Seed Potatoes		350	298	0.16#	0.13
Soybeans	2 Canada	300	255	0.14#	0.12
Spring Rye	2 CW	140	119	3.56	3.02
Sunflowers	1 Canada (Oil)	380	323	0.17#	0.15
Triticale	2 Canada	140	119	3.56	3.02
Wheat (CPS)	2 CPS (Red)	142	121	3.86	3.29
Wheat (CWES)	2 CWES	150	128	4.08	3.47
Wheat (HRS)	2 CWRS 12.0%	157	133	4.27	3.63
Wheat (HWS)	2 CWHW 12.0%	157	133	4.27	3.63
Winter Wheat	2 CWRW	142	121	3.86	3.29
Wild Rice		1,765	1,500	0.80#	0.68

# denotes price per pound.

2010 Forage Prices

Crop	Base Price ($/T)	Low Price ($/T)
Alfalfa	113	96
Alfalfa/Grass	100	85
Grass	100	85
Dehy	30	26
Sweetclover	90	77
Greenfeed	97	82
Timothy Hay	165	140

2010 Pedigreed Prices

Crop	Base Price ($/T)	Low Price ($/T)	Base ($/Bu)	Low ($/Bu)
Alfalfa Seed	2,975	2,529	1.35#	1.15
Barley	156	133	3.40	2.89
Canary Seed	498	423	0.23#	0.19
Canola	520	442	11.79	10.02
Durum	180	153	4.90	4.16
Faba Beans	228	194	0.10#	0.09
Fall Rye	168	143	4.27	3.63
Field Peas (#3 Weighted)	215	182	5.84	4.96
Flax	494	420	12.55	10.67
IP Canola	546	464	12.38	10.53
Lentils (Lg Green)	696	592	0.32#	0.27
Lentils (Other)	546	464	0.25#	0.21
Lentils (Red)	726	617	0.33#	0.28
Mustard (Brown)	564	479	12.79	10.87
Mustard (Oriental)	570	485	12.93	10.99
Mustard (Yellow)	684	581	15.51	13.19
Oats	163	138	2.51	2.13
Spring Rye	168	143	4.27	3.63
Sunflowers	494	420	0.22#	0.19
Triticale	168	143	4.27	3.63
Wheat (CPS)	170	145	4.64	3.94
Wheat (CWES)	180	153	4.90	4.16
Wheat (HRS)	188	160	5.13	4.36
Wheat (HWS)	188	160	5.13	4.36
Winter Wheat	170	145	4.64	3.94

2010 Organic Prices

Crop	Base Price ($/T)	Low Price ($/T)	Base ($/Bu)	Low ($/Bu)
Barley	216	184	4.70	4.00
Canary Seed	747	635	0.34#	0.29
Canola	520	442	11.79	10.02
Durum	270	230	7.35	6.25
Faba Beans	247	210	0.11#	0.10
Fall Rye	252	214	6.40	5.44
Field Peas (#3 Weighted)	297	252	8.08	6.87
Flax	798	678	20.27	17.23
Khorasan Wheat (Org)	385	327	10.47	8.90
Lentils (Lg Green)	1218	1035	0.55#	0.47
Lentils (Other)	956	812	0.43#	0.37
Lentils (Red)	1271	1080	0.58#	0.49
Mustard (Brown)	705	599	15.99	13.59
Mustard (Oriental)	713	606	16.16	13.74
Mustard (Yellow)	855	727	19.39	16.48
Oats	225	191	3.47	2.95
Spring Rye	252	214	6.40	5.44
Sunflowers	494	420	0.22#	0.19
Triticale	252	214	6.40	5.44
Wheat (CPS)	256	217	6.96	5.91
Wheat (CWES)	270	230	7.35	6.25
Wheat (HRS)	283	240	7.69	6.54
Wheat (HWS)	283	240	7.69	6.54
Winter Wheat	256	217	6.96	5.91

Imperial Prices are provided for reference only.
# denotes price per pound.
NOTE: #3 Weighted = 50% #2 CAN + 50% #3 CAN
Protein levels are for setting prices and are not guaranteed protein levels.

Variable Price Option

The Variable Price Option uses July price forecasts to set prices that better represent current market conditions with premium values known up front, giving premium certainty to producers.

The Variable Price Option is available for producers who want an insured price that reflects market conditions closer to the beginning of the crop year than would be the case with the base price. The prices used under the Variable Price Option are established based on the July price forecasts for each crop, using the same sources as are used to determine the base price for the crop.

The premium is based on how historically prices moved between the base and July forecasts. The premium costs are known in March 2010 regardless of the direction that prices move in July. As a result, producers will pay a higher premium for variable price than those selecting the base price, but could end up with higher or lower dollar coverage. Coverage will still change based on the July price forecast.

The variable price for a crop can increase or decrease by a maximum of 50 per cent in relation to the base price for the crop.

You are not eligible for the Contract Price Option or Crop Averaging Program if you choose the Variable Price Option.

This option must be selected by March 31, 2010.

The following is an example only and does not reflect actual prices as listed in the price tables elsewhere in this Guide.

Example

If the base price for barley on your coverage detail is $100/T ($0.100 kg), your individual coverage is 1,000 kg/acre and you selected 80% coverage, your liability would be:

Liability = 1,000 kg/acre x 80% x $0.100/kg
= $80.00/acre

If your premium rate is 5.5% and your experience discount is 0%, your premium would be:

Premium = $80.00/acre x 5.5% less 0%
= $4.40/acre

The insured price is then reset based upon July price forecasts of final market prices. If the price increases to $110/T ($0.110 kg), your liability is calculated using the new insured price as follows:

Liability = 1,000 kg/acre x 80% x $0.150/kg
= $88.00/acre

Premium = $4.40/acre (Premium is not adjusted.)

If the insured price decreases based on the July price forecast to $90/T ($0.090/kg), your liability is calculated using the new insured price as follows:

Liability = 1,000 kg/acre x 80% x $0.090/kg
= $72.00/acre

Premium = $4.40/acre (Premium is not adjusted.)

In-Season Price Option

The In-Season Price Option utilizes actual crop price averages from current season data.

The In-Season Price Option provides a six-month (September to February) average of current market conditions yet sets premium values up front, giving premium certainty to producers. Producers should be aware that coverage may fluctuate up or down, depending on pricing.

The in-season price for a crop can increase or decrease by a maximum of 50 per cent in relation to the base price for the crop.

An interim payment will be made when the claim is processed. Final payment will be issued after prices are finalized in February 2011.

The following is an example only and does not reflect actual prices as listed in the price tables elsewhere in this Guide.

Example

If the base price for barley on your coverage detail is $100/T ($0.100 kg), your individual coverage is 1,000 kg/acre and you selected 80% coverage, your liability would be:

Liability = 1,000 kg/acre x 80% x $0.100/kg
= $80.00/acre

If your premium rate is 5.75% and your experience discount is 0%, your premium would be:

Premium = $80.00/acre x 5.75% less 0%
= $4.60/acre

The insured price is then reset in February 2011 based on actual crop price averages from current season data. If the price increases to $110/T ($0.110/kg), your liability is calculated using the new insured price as follows:

Liability = 1,000 kg/acre x 80% x $0.110/kg
= $88.00/acre

Premium = $4.60/acre (Premium is not adjusted.)

If the insured price decreases, based on the in-season price calculation, to $90.00/T ($0.090/kg), your liability is calculated using the new insured price as follows:

Liability = 1,000 kg/acre x 80% x $0.090/kg
= $72.00/acre

Premium = $4.60/acre (Premium is not adjusted.)

Contract Price Option

Under the Contract Price Option, commercial crops, flax, lentils (large green, red, other), alfalfa seed, canary seed, mustard (yellow, brown, oriental), and identity preserved canola may be insured based on the price at which you have contracted the crop. Organic crops available under this option are flax, lentils (large, green, red, other), oats, mustard (yellow, brown, oriental), feed barley, field peas, hard red spring wheat, hard white spring wheat, durum, Canada Prairie spring wheat, winter wheat, Canada Western extra strong wheat, triticale, fall and spring rye.

The insured price is an average of your contract price and SCIC's base price based on the amount of crop contracted and your production guarantee. This creates a "blended" price for which you will be insured. The blended price will be used to calculate the coverage and premium for all acres of the insured crop, including those that are not contracted. **Your insured price does not guarantee market price.**

Most total production, partial production or deferred delivery contracts are eligible. For deferred delivery contracts, the delivery period must be August 2010 or later. The producer must be financially independent from the buyer for the contract to be eligible. SCIC may verify that production contracts were executed.

Eligible contracts must specify the contract price or a price premium (e.g. dollars per bushel or dollars per tonne) and the quantity of grain or number of acres contracted.

A maximum allowable contract price will be set by SCIC for each crop by April 30, 2010, based on contract prices offered by Saskatchewan's primary contractors. Contract prices will be capped at this value.

You must provide SCIC with a copy of the contract by May 31, 2010. SCIC will use that information to calculate the blended price, coverage and premium for the crop. If you do not provide complete contract details, your insured price will default to the base price for that crop.

For losses due to quality, SCIC will apply standard quality factors; applicable quality factors are not based on quality criteria stated in your production contract nor on the final price of the crop. If the use of standard quality factors places you in a claim position, your claim will be paid using the blended price.

The following are examples only and do not reflect actual prices as listed in the price tables elsewhere in this Guide.

Example A – Total Production Contract

You grow 250 acres of yellow mustard and have all production from these acres contracted at $20.00/bushel. SCIC provides you with a guarantee of 3,000 bushels on these acres at the coverage option you choose. The base price for yellow mustard is $15.00/bushel.

Average yield guarantee/acre = total guaranteed production ÷ total acres

= 3,000 bushels ÷ 250 acres
= 12 bushels/acre

For total production contracts, SCIC considers the contracted quantity per acre to be equivalent to your average yield guarantee/acre. Therefore:

Contracted production = contracted acres x average yield guarantee per acre

= 250 acres x 12 bushels/acre
= 3,000 bushels

The blended price equals an average of the contract price, weighted by the proportion of production that is contracted, and Crop Insurance's base price, weighted by the remainder of production.

In this case all of your production is contracted, so the blended price equals the contract price of $20.00/bushel.

Your average coverage at the base price was 3,000 bushels x $15.00/bushel
= $45,000 ÷ 250 acres = $180.00/acre

With the blended price, your average coverage is 3,000 bushels x $20.00/bushel
= $60,000 ÷ 250 acres = $240.00/acre

Your premium also increases proportionally with the price. Assuming your average premium at the base price was $12.00/acre at the coverage level selected, your premium would be:

Premium at blended price = blended price/ base price x premium at base price
= ($20.00 ÷ $15.00) x $12.00
= $16.00/acre

Example B – Partial Production Contract

You have a partial production contract for **the first four bushels** per acre of yellow mustard from 150 acres at $20.00/bushel. You have another 100 acres of yellow mustard that is not contracted. SCIC provides you with a guarantee of 3,000 bushels over all acres at the coverage option you choose. The base price for yellow mustard is $15.00/bushel.

Contracted production = contracted acres x contracted quantity per acre
= 150 acres x 4 bushels/acre
= 600 bushels

The blended price equals an average of the contract price, weighted by the proportion of production that is contracted, and SCIC's base price, weighted by the remainder of production.

Proportion of production contracted:
600 bushels contracted/3,000 bushels total guarantee = 0.20

Proportion of non-contracted production:
2,400 bushels not contracted/3,000 bushels total guarantee = 0.80

Blended price = (contract price x portion of production contracted) + (SCIC base price x non-contracted portion of production)
= ($20.00 x 0.20) + ($15.00 x 0.80)
= $4.00 + $12.00
= $16.00/bushel for all yellow mustard

In this scenario, your average coverage at the base price was 3,000 bushels x $15.00/bushel
= $45,000 ÷ 250 acres
= $180.00/acre

With the blended price, your average coverage is 3,000 bushels x $16.00/bushel
= $48,000 ÷ 250 acres
= $192.00/acre

Your premium also increases proportionally with the price. Assuming your average premium at the base price was $12.00/acre at the coverage level selected, your premium would be:

Premium at blended price = blended price/ base price x premium at base price
= ($16.00 ÷ $15.00) x $12.00
= $12.80/acre

Example C – IP Canola Contract

You are growing 150 acres of identity preserved canola and have a positive basis contract for all acres of specialty oil canola at a positive $40.00 basis.

Commercial canola base price + positive basis contract
= $300.00/tonne + $40.00/tonne
= $340.00/tonne

Crop Insurance will insure your identity preserved canola at $340.00/tonne.

Commercial Canola

20 bushels/acre x $6.80/bushel ($300.00/tonne) = $136.00/acre guarantee

Identity Preserved Canola

20 bushels/acre x $7.71/bushel ($340.00/tonne) = $154.20/acre guarantee

Your premium per acre will increase from commercial canola because of the higher identity preserved canola price and because identity preserved canola has a slightly higher premium rate than commercial canola.

Generic Contract Price Option premium and coverage "what-if" calculations can be completed at www.saskcropinsurance.com under Calculators.

Coverage Features

Establishment Benefit for Spring-Seeded Crops

To be eligible for an Establishment claim for spring-seeded crops, a minimum of 10 acres or 10 per cent of the total acres seeded to the insurable crop, whichever is less, must have failed to establish. Crops that fail to adequately establish or suffer significant damage due to insurable causes before June 20 are eligible for establishment benefits of:

2010 Establishment Benefit Values ($/ac)

Crop	Establishment Benefit
Barley	$20.00
Canary Seed	$20.00
Canola	$45.00
Chickpeas (Desi)	$40.00
Chickpeas (Lg Sd Kabuli)	$70.00
Chickpeas (Sm Sd Kabuli)	$45.00
Coriander	$25.00
Dry Beans (Black)	$70.00
Dry Beans (Other)	$70.00
Dry Beans (Navy)	$55.00
Dry Beans (Pinto)	$70.00
Durum	$30.00
Faba Beans	$55.00
Fall Rye	$20.00
Field Peas	$35.00
Flax	$25.00
IP Canola	$45.00
Khorasan wheat/Kamut®	$45.00
Lentils (Lg Green)	$40.00
Lentils (Other)	$30.00
Lentils (Red)	$30.00
Mustard (all classes)	$35.00
Oats	$20.00
Soybeans	$60.00
Spring Rye	$20.00
Sunflowers	$40.00
Triticale	$20.00
Wheat (CPS)	$25.00
Wheat (CWES)	$25.00
Wheat (HRS)	$25.00
Wheat (HWS)	$25.00
Winter Wheat	$25.00

Crops damaged and not established before June 20 will be eligible for an Establishment Benefit only, even if you report the damage as yield-loss after June 20.

If you believe it is necessary to reseed or work down a portion of your insured crop prior to June 20, contact SCIC immediately. An adjuster must inspect those acres prior to reseeding or destroying the acres.

Insurance may be purchased on the reseeded acres even if the crop was not previously selected. If the reseeded crop was previously selected, those acres will continue to be insured. To be eligible for insurance, reseeded crops must abide by SCIC's seeding deadlines (page 30).

Refer to page 39 for the Organic Reseeding Benefit. Forage Establishment Benefit Option information is available on page 44; Diversification Establishment information is available on page 22.

Unseeded Acreage

The Unseeded Acreage feature provides coverage of $50 per **eligible claim** acre. This feature does not provide payment on every reported wet acre. **The deadline to submit an unseeded acreage claim is June 25.**

Claims received from June 26 to July 2 will be subject to a 25 per cent reduction in payment. Claims received after July 2 will be denied.

Eligible claim acres are the acres you normally seed and insure that remain unseeded by June 20 due to excessive spring moisture. A five per cent deductible of the acres normally seeded is applied to quarters with acres too wet to seed.

Normally seeded acres are determined using your total cultivated acres multiplied by your historic seeding intensity. Seeding intensity is the percentage of the four-year annual average of your seeded acres compared to cultivated acres. Normally insured acres are determined as a percentage (or insurance intensity) of acres insured compared to acres that could have been insured.

The insurance intensity applied is the greater of your (1) current year's annual insurance intensity; (2) previous year's annual insurance intensity; or (3) four-year average insurance intensity.

For eligibility purposes, SCIC calculates a whole farm claim separate from a summerfallow claim, as all acres of the previous year's summerfallow are expected to be seeded in the current year. The Unseeded Acreage claim is paid on the greater of the two calculations.

Eligible claim acres will be considered as seeded for the calculation of the annual seeding intensity. This buffers the effect of not being able to seed large acres in any given year.

Your Unseeded Acreage claim may be reduced or denied if your loss is significantly greater than other producers in your immediate area due to your management practices.

Acres reported as too wet to seed and included in an Unseeded Acreage claim are not eligible for any subsequent coverage including greenfeed and wildlife.

Examples

You farm 1,000 acres. Your four-year average indicates that you seed 85 per cent of your land base. This year, you are able to seed 600 of your 1,000 acres.

Farm cultivated acres	1,000
Farm acres seeded	600
Farm acres dry enough to seed	0
Summerfallow acres	150
Summerfallow acres dry enough to seed	0
Summerfallow acres seeded	0
Seeding intensity	85%

A. Insurance Intensity Calculation [greater of (1), (2) or (3)]

(1) Current year's intensity	80%
(2) Previous year's intensity	75%
(3) Four-year average intensity	83%

B. Farm Coverage Land Base

Total Acres (a)	Stubble Too Wet To Seed (b)	Summerfallow Too Wet To Seed (c)	Acres Seeded (d)	Total Acres x 85% Seeding Intensity (e) [(a) x 85%]	LLD 5% Deductible (f) [(e) x 5%]*
160	50	0	110	136	6.8
160	0	0	160	136	0
160	160	0	0	136	6.8
160	40	0	120	136	6.8
110	0	0	110	93.5	0
150	0	150	0	127.5	6.4
100	0	0	100	85	0
				Acres to be deducted	27

*set to zero if (b) and (c) are zero

Normal acres seeded
(1) Cultivated Acres 1,000
(2) Seeding Intensity 85%
(3) Acres Normally Seeded (1) x (2) 850
(4) Legal Land Description Deductible 27
(5) Whole Farm Coverage (3) - (4) 823

Whole Farm Claim Calculation
(6) Eligible Claim Acres = 823 - (600 + 0) = 223 acres
(7) Payable acres = 223 acres x 83% insurance intensity = 185 acres

C. Summerfallow Coverage

Total Acres (a)	Stubble Too Wet To Seed (b)	Summerfallow Too Wet To Seed (c)	Acres Seeded (d)	SMF LLD* 5% Deductible [(a) x 5%]*
160	50	0	110	0
160	0	0	160	0
160	160	0	0	0
160	40	0	120	0
110	0	0	110	0
150	0	150	0	7.5
100	0	0	100	0
			Acres to be deducted	8

*set to zero if (c) is zero.

Summerfallow Coverage
(1) Previous Year's Summerfallow 150
(2) Legal Land Description Deductible 8
(3) Summerfallow Coverage 142

Summerfallow Claim Calculation
(4) Eligible Claim Acres = 142 - (0 + 0) = 142 acres
(5) Payable acres = 142 acres x 83% insurance intensity = 118 acres

D. Indemnity Calculation
(1) Whole Farm claim acres (Part B, row 7) = 185 acres
(2) Summerfallow claim acres (Part C, row 5) = 118 acres
(3) Claim acres **(greater of D, row 1 or row 2) or max of B, row 5** = 185 acres

Unseeded Acreage Indemnity = 185 acres x $50 per acre = $9,250

Gopher Damage Feature

Crop Insurance includes gopher damage as an insured cause of loss under both the establishment benefit and yield-loss components of the multi-peril program.

During the establishment period, customers have two options for acres damaged by gophers: receive an establishment indemnity or the Gopher Damage feature.

If a customer chooses to file an establishment claim, standard establishment eligibility applies. Any subsequent crop seeded on those acres is eligible for further establishment and yield-loss coverage.

The intention of the Gopher Damage feature is to provide customers an opportunity to control the gopher population. Compensation is provided at $50 per acre for crop acres destroyed by gophers during the period the establishment benefit would be payable. Such acres are not eligible for further insurance within the current program year. All crops for which the Corporation offers establishment

coverage are eligible. The deadline for Gopher Damage claims is the date yield-loss coverage began for that crop, after which further damage is eligible for yield-loss coverage only.

There is a deductible of one acre per crop per legal land description. **Gopher claims must be filed by June 20 for all crops except greenfeed, on which claims must be submitted by June 30.** Contact your local customer service office for more details.

Fall-Seeded Crops

Winterkill

Winterkill coverage is a separate option for fall rye and winter wheat. For crops seeded in 2010, winterkill coverage is $20 per acre for fall rye and $25 per acre for winter wheat. Winterkill claims in spring 2011 are subject to an eight per cent deductible per legal land description. Producers have until August 25 to select winterkill insurance for fall rye and winter wheat crops to be seeded by September 15. Premiums are charged in the year of establishment.

Winterkill coverage for winter wheat seeded in the fall of 2010 will be available in all risk zones regardless of the stubble type into which the crop is seeded. However, the stubble type does determine if the acres are charged the low or high-risk premium rate. Customers with winterkill coverage will be asked several risk assessment questions when reporting acres of fall seeded crops which will determine the risk category of the acres.

Yield-loss coverage can be selected in the spring of the harvest year. If you do not select winterkill coverage, fall crops to be insured for yield-loss are subject to a spring inspection to assess establishment.

Winterkill is not an insurable cause of loss for crops seeded in the fall of 2009 if winterkill insurance was not selected by August 25, 2009.

Spring Establishment Benefit for Fall-Seeded Crops

Crops seeded by September 15, 2009, and insured against yield-loss by March 31, 2010, will be covered for spring-related establishment losses. Crops will be inspected to determine if you qualify for an establishment payment of $20 per acre for fall rye or $25 per acre for winter wheat.

Yield-loss coverage will be denied if fall-seeded acres are grazed in the fall, or in the spring, prior to June 10. Contact your customer service office if grazing or cutting your fall-seeded acres for feed after June 10.

Claims

Contact SCIC as soon as an insured crop suffers significant damage.

Pre-Harvest Appraisals

If you wish to put your insured acres to a use other than harvesting, contact your customer service office before destroying. An adjuster may inspect any acres that you plan to put to an alternate use, as all production must be accounted for. The appraised value will be used in the calculation of any claim.

Post-Harvest Claims

Contact your customer service office to register a claim on harvested crops immediately after completing harvest but before November 15. Your total harvested production information must be submitted before you can register any yield-loss claims. Post-harvest annual crop claims submitted between November 16 and December 31 will have indemnities reduced by 25 per cent. Claims may be denied if submitted more than 15 days after harvest is generally completed in your area. Claims will not be accepted after December 31.

SCIC will pay a limited number of claims based on production information supplied by customers and without a visit by an adjuster. SCIC uses established criteria to determine if you are eligible to receive your claim payment based on your declared yields. When registering a post-harvest claim, customer service staff will inform you if you are eligible.

Extensions of Insurance

For all crops except forage (see page 42) and potatoes (see page 24), coverage for the 2010 crop

year expires November 15. If you have unharvested acres as of November 15, you must contact SCIC and request an extension of insurance. Coverage may be extended in areas where harvesting is generally not completed. If you are granted an extension, you are insured for yield and quality losses that occur after November 15. The final adjustment will occur after harvest is complete but no later than June 10, 2011.

Deferral of Indemnity

Indemnity payments can be deferred up to one year following your claim inspection date. If you wish to defer your claim, you must tell your adjuster before the cheque is issued. Once a cheque is issued, it cannot be returned for deferral. This complies with the Canada Customs and Revenue Agency. Indemnities deferred to January 1, 2011, will be mailed before the end of December.

You have the choice of deferring the entire indemnity, which will require payment of the entire premium 15 days prior to the deferral date, or you can request to have the premium deducted from the indemnity and have the remaining balance deferred.

Receiving Claim Payments

Quick, convenient and secure, SCIC can deposit your claim into your savings or chequing account through direct deposit. You will be notified when the deposit is made. Deferred claims will be deposited on the selected deferral date based on the turnaround time at your financial institution.

"Authorization for Direct Deposit" forms are available under Forms at www.saskcropinsurance.com, from your adjuster or from your customer service office.

Irrigation Coverage

Comprehensive coverage is available for crops grown on irrigated and dryland land uses. To reflect the higher production potential and reduced risk of irrigated crop production, coverage is based on individual irrigated production records, and the premium rate is reduced to 50 per cent of the dryland rate. Producers contribute 40 per cent of the premium cost and governments contribute 60 per cent.

With the exception of the Enhanced Irrigation Pilot, production from all acres of an insured crop, both dryland and irrigated, is combined when calculating a claim for a crop.

Irrigated timothy hay producers in the Outlook area may be eligible for coverage under the Timothy Hay Program. See page 45 or visit www.saskcropinsurance.com for more information.

Enhanced Irrigation Pilot

To recognize the unique risks associated with irrigated crop production, SCIC is continuing the Enhanced Irrigation Pilot. The pilot allows irrigated producers to further tailor their insurance by allowing a separate production guarantee for irrigated and dryland acres of the same crop. Coverage is calculated in the same manner as the comprehensive option; however, a claim on irrigated acres of a crop is calculated separately from a claim on the dryland acres of the same crop. This allows a customer to be protected against losses on one land use without being impacted by the production of the same crop on the other land use.

Under the terms of the Growing Forward Agreement, this option requires the customer to pay 66.7 per cent of the premium. In 2010, customers will only pay 40 per cent of the premium. As part of the ongoing commitment to irrigation development, the provincial government will contribute the additional premium required to reduce the customer premium share to 40 per cent, as in other program options.

If you opted for the Enhanced Irrigation Pilot in 2009, your endorsement package will provide you with individual coverage and premium details. Customers selecting this option for the first time must indicate this selection on their endorsement. Customers are required to store irrigated and dryland production separately in order to be eligible for separate dryland and irrigated coverage. Please contact your customer service office for customer specific details.

Diversification Option

The Diversification Option is available for crops and varieties that are not insurable under core multi-peril crop insurance. Crops for seed, like red clover, borage, rye grass, hemp and millet, are insurable under Diversification. To be eligible for this option, you must also have insured acres of traditional grains, oilseeds or pulses in the multi-peril program.

Coverage levels, premiums and any claims paid for the crop grown under the Diversification Option are equal to the average coverage, premium and claims paid for your insured multi-peril acres. A maximum of 30 per cent of total acres insured under the grains program can be included under the Diversification Option.

Diversified crops that fail to establish by June 20 due to insurable causes may be eligible for a Diversification Establishment Benefit. A minimum of 10 acres or 10 per cent of the total acres seeded to the insurable diversified crop must have failed to establish to receive a benefit of $20 per acre.

If your diversified crop has failed to adequately establish or has suffered damage before June 20, contact your customer service office. Eligibility for the Establishment Benefit will be determined by a SCIC adjuster. Insurance can be purchased on the reseeded acres even if the crop was not previously selected. If the reseeded crop was previously selected, those acres will continue to be insured. To be eligible for insurance, reseeded crops must abide by SCIC's seeding deadlines (page 30).

Example

You insure 1,000 acres of wheat and canola.

1,000 (total insured acres) x 30%
(eligible for diversification coverage)
= 300 eligible diversification acres

With your eligible 300 acres, you decide to grow 200 acres of buckwheat and 100 acres of dill.

Premium Calculation:

The total premium for 1,000 insured acres is $5,000
Average premium = $5,000 ÷ 1,000 acres
= $5/acre

You pay the average premium for your diversified acres.
300 diversified acres x $5/acre = $1,500 diversification premium
Total Premium = $5,000 + $1,500
= $6,500 total premium

Establishment Benefit Calculation:

Of your 300 diversified acres, 100 do not establish. If the adjuster determines that the acres did not establish, the indemnity is calculated as:

100 acres x $20/acre = $2,000

Indemnity Calculation
(in the event of the establishment claim above):

At the end of the year, you have a $30,000 claim on canola but no claim on your wheat.

Average indemnity = $30,000 ÷ 1,000 insured acres = $30/acre

You received a Diversification Establishment Benefit on 100 acres and did not reseed. Therefore, the indemnity will be paid on the remaining 200 diversified acres that were taken to harvest.

200 remaining diversified acres x $30/acre
= $6,000 indemnity

Indemnity Calculation
(in the event of no establishment claim):

You receive a $30,000 claim on canola but no indemnity on your wheat; therefore, the average indemnity is:

$30,000 indemnity ÷ 1,000 acres
= $30/acre

300 diversified acres x $30/acre
= $9,000 indemnity

Pedigreed Seed Option

Customers selecting this option must be members of the Canadian Seed Growers Association. Recognizing the unique value and higher costs associated with pedigreed seed production, the Pedigreed Seed Option provides:

- A higher price option for insurable crops (canola, sunflowers, flax, barley, oats, and field peas are 30 per cent higher and all other crops are 20 per cent higher than commercial prices).
- A quality adjustment if the germination of the seed produced is below certified seed standards due to insurable causes of loss.

If you harvested feed HRSW that failed the germination standards for Canada Certified #1, the quality factor would be calculated as the commercial factor divided by the price differential between pedigreed and commercial.

In the case of HRSW, 1.20 is the price differential. If the commercial factor for feed wheat is 0.83, the quality factor for failed germination would then be 0.83 ÷ 1.20 or 0.69.

A pedigreed quality factor of 0.69 would be applied to your net production to calculate your claim.

If you believe the germination of your harvested production is below the certified standard, you must request a germination test when the adjuster completes the claim.

If you select this option, you must select the same coverage level for your commercial crop. For example, if you choose 70 per cent coverage on your canola crop under the Pedigreed Seed Option, you must also select 70 per cent coverage for your commercial canola crop.

Individual coverage and yield losses are calculated and updated separately for pedigreed and commercial crops. Pedigreed and commercial production must be kept separate.

Specialty Crops

New and specialty crops and their terms and conditions, as well as applicable maps of the insurable areas, are available at your customer service office, online or in the appendix of this Guide on page 95. **Failure to meet the terms and conditions may result in reduced or denied coverage.**

Recommended agronomic practices regarding varieties, seeding dates, seed treatment, disease prevention and control, and crop rotations must be used.

Alfalfa Seed

Insurance for alfalfa seed has been available since 1998. Insurance for alfalfa seed includes pedigreed price coverage, Contract Price Option, individual coverage and experience discount/surcharge. Pedigreed and common alfalfa seed production will be offset in claim situations.

Dryland Dry Bean Program

In 2010, SCIC will insure navy dryland dry beans along with the previous two classes: pinto and black.

SCIC's crop management plan will be mailed to you if you select dryland dry beans for insurance. It must be completed by April 30, 2010, and approved before you can insure dryland dry beans. SCIC will only insure a designated number of acres based on the producer's experience. Premiums are reduced by 20 per cent for producers with experience and good management practices.

Grower Experience	First Year	1-2 years	3+ years
Insured Acre Limits*	40 acres	160 acres	None

*Subject to the approval of a crop management plan.

With coverage available in certain areas of the province (see map on page 72), dryland dry beans are divided into three classes—navy, pinto and black—with specific insurable varieties per class. The specific pinto varieties are CDC Pintium, CDC Camino, and CDC 1533 (White Mountain). The insurable black varieties are CDC Expresso and CDC Nighthawk. The insurable navy bean is Skyline. If you are considering growing a bean variety not included on this list, please contact SCIC to see if it is eligible for insurance. Each class is offered a separate yield and price; production will not be combined to calculate claims. SCIC offers compensation for loss in quality. If quality issues arise, contact SCIC to assess your situation. Terms and conditions are on page 99.

Irrigated Dry Beans

SCIC's crop management plan will be mailed to you if you select irrigated dry beans for insurance. It must be completed by April 30, 2010.

Insurance is available on three classes of irrigated dry beans: pinto, black and other. Each class is offered a separate yield and price; production will not be combined to calculate claims. Individual coverage, quality compensation and experience discount/surcharge are applied to this crop. If quality issues arise, contact SCIC to assess your situation.

Camelina

SCIC insures camelina, for yield loss only, in all areas of Saskatchewan. The crop must be established to be eligible for coverage; an establishment benefit is not available. Coverage of 50, 60 or 70 per cent is available. The deadline for seeding camelina is May 21 in the brown soil zone (see map of soil zones on page 75) and June 20 in the rest of the province.

Soybeans

Coverage for yield loss only is available in certain areas of the province (see map on page 67). Insurable soybean varieties include: LS0036RR, LS0028RR, Isis RR, RR Rosco, Apollo RR, and NSC Warren RR. If you are considering growing a variety not included on this list please contact your customer service office to see if it is insurable. SCIC does not offer coverage for loss in quality. An establishment benefit of $60 per acre is available on crops that fail to establish or suffer damage before June 20. To be eligible for this benefit, a minimum of 10 acres or 10 per cent of the total seeded acres must have failed to establish.

Potatoes

Potato insurance featuring individual coverage and experience discount/surcharge is available for dry land and irrigated acres. A minimum of five acres is required to be eligible for potato insurance (less than five acres, see Vegetable Insurance Pilot Program) and all potato acres must be insured. Coverage is applied in stages as the crop progresses, from planting to harvest, with liability as a percentage of total liability at each stage.

Post-harvest claims must be requested within five days of harvest completion and registered no later than November 15.

Liability for potatoes remaining unharvested after October 1 of the seeded year will only be accepted if an extension of insurance has been requested and approved by October 1.

Potato crops with field-related frost damage that becomes apparent in storage must register a post-harvest claim no later than November 15. Terms and conditions for potatoes are found on page 103.

Vegetable Insurance Pilot

Vegetable producers can insure their acres at the base value per acre, less a 10 per cent deductible in the event of a claim. Claims are paid only if the producer destroys the damaged acres. SCIC must inspect acres prior to being destroyed. The producer is insured until harvest begins or until the final coverage date for the insured crop, whichever date is first.

Insurance is based on four vegetable "baskets" with separate premium rates. The base value per acre is calculated using the combination of crops in the basket and the input values for each basket based on vegetable production survey data from the Canada-Saskatchewan Irrigation Diversification Centre as well as industry groups. The terms and conditions for vegetables can be found on page 106.

Example

Basket Number	Crops	Final Coverage Date	Base Value per Acre	Producer Premium per Acre
1	Broccoli	Oct. 10	$1,800	$79.20
	Cauliflower	Oct. 10		
	Cabbage	Oct. 15		
2	Potatoes (less than five acres)	Oct. 1	$1,800	$79.20
	Onions	Oct. 1		
	Rutabagas	Oct. 1		
	Beets	Oct. 15		
	Carrots	Oct. 15		
3	Cucumbers	Sept. 15	$1,800	$100.80
	Pumpkins	Sept. 25		
	Squash	Sept. 25		
4	Peas	Aug. 15	$900	$50.40
	Beans	Sept. 7		
	Sweet corn	Sept. 15		

You insure 10 acres of pumpkins and squash (Basket 3). Three acres receive significant damage through the growing season and you decide to destroy them.

Value per acre for Basket 3 = $1,800/acre
Deductible = 10% x 10 acres
= 1 acre

Acres destroyed x value per acre:
= (3 acres – 1 acre) x $1,800/acre
= $3,600 total indemnity

Vegetable acres that fail to establish by June 20 due to insurable causes are eligible for an establishment benefit payment of 35 per cent of the total liability of the designated basket.

If you wish to insure a crop not included in the insurable crops list, see the Diversification Option on page 22.

Honey Insurance

Crop insurance for honey production is available for commercial beekeepers in Saskatchewan. Beekeepers must have a minimum of 100 colonies and be registered with the Saskatchewan Beekeepers Development Commission.

Applications for insurance must be made prior to March 31, 2010. Insured colonies must be viable honey-producing colonies. Beekeepers are required to report all production information and SCIC will conduct random inspections of the honey yards and colonies.

- Insurance will not be provided for colonies that have been moved for pollination.
- Insurance will not be provided for colonies used to make splits or nucleus colonies after June 25, 2010.

Beekeepers' coverage will be determined using individual average yields per hive, based on 10 years worth of verified production information. Refer to Individual Coverage on page 6. For beekeepers without 10 years of yields, the provincial average yield will be used to calculate the long-term average yield.

Honey producers may select coverage at 50, 60 or 70 per cent of their average yield. Insured prices for honey will be determined annually by SCIC in consultation with the provincial apiculturist and industry.

Agronomic practices are outlined in the terms and conditions, found in the appendix. Failure to meet the terms and conditions may result in reduced or denied coverage.

Wild Rice Insurance Program

If you insured wild rice in 2009, you will receive an endorsement package in the mail in March 2010. Enclosed will be all program information for the new year and an endorsement form listing the selections you made in 2009.

If you wish to add acres, update the coverage on the acres to be insured or remove your coverage in 2010, you must contact SCIC by March 31, 2010. Your contract of insurance is continuous. Your 2009 insurance selections and licensed acres will remain the same for 2010 unless you make changes by the deadline.

Example:

In 2009, you insured 300 acres in the central region at 60 per cent coverage. If you do not contact Crop Insurance to add, cancel or make changes to that selection by March 31, you will continue to have those 300 acres in the central region insured at 60 per cent for 2010. Premium will be charged.

You will not have coverage in 2010 if there is 2009 premium still owing on your contract. If you wish to be insured for 2010, outstanding account balances must be paid in full or have payment arrangements made by March 31, 2010.

If you wish to cancel your contract, you must provide the request in writing by March 31, 2010. The cancellation notification must contain all the signatures of all the parties named on the contract.

Obtaining a Contract of Insurance

To obtain a contract of insurance, contact the customer service office in Prince Albert and make an appointment to complete an application for insurance before March 31.

You will be asked to provide:

- Your contact information (mailing address, phone numbers, etc.)
- Information on the partners/shareholders if you are part of a partnership, company, etc.
- Approval for SCIC to review your licence and acreage information collected by Saskatchewan Ministry of Environment and/or the appropriate band office.

SCIC administers this program based on your Ministry of Environment licensed acres or your declared band acres. If you do not agree to share this information, SCIC will be unable to provide you with insurance.

Once the application is completed, staff will inform you if you are eligible for insurance.

SCIC reviews every contract to ensure it meets with eligibility requirements. Where concerns are identified, the contract holder will be advised of these requirements in order to maintain their contract in future years.

Endorsing Wild Rice Coverage

Program Information

The 2010 Wild Rice Program is an area-based insurance program based on average yields. Your coverage depends on the regions in which you harvest.

Coverage is based on the average production for each region. These averages are determined using production data provided by wild rice growers and buyers.

The premium is based on the number of licensed acres you insured and is cost-shared 40 per cent producer, 36 per cent Government of Canada and 24 per cent Government of Saskatchewan.

The 2010 insured price is $0.80/lb.

Region	Regional Avg. Yield (lbs/acre)*	Customer Premium Per Acre		
		50% coverage	60% coverage	70% coverage
Western	35	$ 0.45	$ 0.76	$ 1.11
Central	51	$ 1.48	$ 2.15	$ 2.79
Eastern	35	$ 0.74	$ 1.28	$ 1.76

*Imperial units are for example purposes only. Coverage is offered in kilograms per acre.

Claims are triggered when a region's reported annual production is less than the average historical production. Your claim will be calculated based on the number of acres you insured in that region and the coverage level selected: 50, 60 or 70 per cent.

The Wild Rice Insurance Program is an area based program; claims are not determined by your individual production. Insurable causes of loss include frost, wind, excessive rain, lightning, hurricane, tornado, insects, plant disease and hail.

Claim Payments

Claims will be automatically calculated once harvest is complete. You do not need to contact SCIC to register a claim. Payments are based on the total production of wild rice in each region. If you are eligible for a claim and there is premium owing, premium will be deducted from claim amounts.

If you want to defer your claim, that selection must be chosen when completing your endorsement form. If you requested a deferral, the cheque will be issued on that date.

Crop Averaging Program

The Crop Averaging Program groups your insured crops, reducing the risk for insuring those crops. That reduced risk is returned to you as increased coverage at the same premium as 80 per cent coverage under the multi-peril program.

Crops (conventional, organic and pedigreed) eligible for crop averaging coverage are:

- barley
- Canada Prairie spring wheat
- canary seed
- canola
- durum
- field peas
- flax
- hard red spring wheat
- large green lentils
- oats

Irrigated acres are not eligible for this coverage.

Coverage

Customers in the Crop Averaging Program must select 80 per cent coverage at the base price. Coverage you receive above 80 per cent and up to 90 per cent is calculated based on the crops and number of acres of each crop you plan to seed. This option cannot be combined with the Variable, In-Season or Contract Price Option.

You must endorse all CAP eligible crops you intend to seed.

To determine your additional coverage, please use the CAP coverage and premium "what-if" calculator available at www.saskcropinsurance.com or at your customer service office. The CAP calculator will provide you with the coverage possibilities depending on the combination of crops and number of acres selected.

The following is an example only and does not reflect actual prices as listed in the price tables elsewhere in this Guide.

You intend to seed 1,000 acres of HRS wheat, 1,000 acres of barley and 500 acres of large green lentils. At 80 per cent, your coverage amount is:

For wheat:
26 bushels/acre x 1,000 acres x $4.00/bushel = $104,000

For barley:
24 bushels/acre x 1,000 acres x $2.00/bushel = $48,000

For lentils:
20 bushels/acre x 500 acres x $10.00/bushel = $100,000

The crops you selected and the acres you plan to seed to each are rated according to their risk. The cumulative risk is assigned a value which translates into a coverage increase on your group of crops.

Your customer service office calculates the coverage for insuring these crops under CAP. For this example, the coverage level SCIC would provide on this combination of wheat, barley and lentils would be 86 per cent.

Your premium remains the same as though you were covered at 80 per cent.

The additional 6 per cent coverage is applied to your guarantee. Your coverage is adjusted by crop:

28 bushels/acre for wheat
25 bushels/acre for barley
21 bushels/acre for lentils

To calculate your dollar guarantee:
Yield Coverage x Acres x Price = Guarantee ($)

For wheat:
28 bushels/acre x 1,000 acres x $4.00/bushel = $112,000

For barley:
25 bushels/acre x 1,000 acres x $2.00/bushel = $50,000

For lentils:
21 bushels/acre x 500 acres x $10.00/bushel = $105,000

Total dollar guarantee is $267,000.

Changing your seeding plans or updating your individual coverage after March 31, 2010 may affect your coverage level above 80 per cent. However, CAP customers will always have a minimum 80 per cent coverage. If your seeding plans change and you would like to know how it will impact your CAP coverage, contact your customer service office.

If you seed an eligible crop you did not endorse under the Crop Averaging Program by March 31, it will automatically be endorsed and included according to the information you provide on your Seeded Acreage Report. Crop Averaging Program coverage will be recalculated based on the insured acres as provided on your Seeded Acreage Report.

Claims

A CAP claim is paid based on the total value of crops harvested compared to the dollar coverage on all crops. The dollar value is used to calculate the total production loss; CAP does not provide a guarantee of market price.

You must declare all of your production before a claim can be filed. Your Statement of Indemnity will include your final claim calculation.

Claim Example A

Continuing with the previous example, you are reporting your production information at the end of the year. After quality factors are applied, you harvest:

26 bushels/acre of wheat
25 bushels/acre of barley
23 bushels/acre of lentils

To calculate the actual value of your harvested production:

For wheat:
26 bushels/acre x 1,000 acres x $4.00/bushel = $104,000

For barley:
25 bushels/acre x 1,000 acres x $2.00/bushel = $50,000

For lentils:
23 bushels/acre x 500 acres x $10.00/bushel = $115,000

Actual harvested production value = $269,000 (104,000 + 50,000 + 115,000)

Total Claim Value = total dollar guarantee – actual harvested production value

$267,000 – $269,000

= $-2,000 = $0 (no claim)

Claim Example B

After quality factors are applied, you harvest:

26 bushels/acre of wheat
20 bushels/acre of barley
19 bushels/acre of lentils

To calculate the actual value of your harvested production:

For wheat:
26 bushels/acre x 1,000 acres x $4.00/bushel = $104,000

For barley:
20 bushels/acre x 1,000 acres x $2.00/bushel = $40,000

For lentils:
19 bushels/acre x 500 acres x $10.00/bushel = $95,000

Actual harvested production value = $239,000 (104,000 + 40,000 + 95,000)

Total Claim Value = total dollar guarantee – actual harvested production value

267,000 – $239,000 = $28,000

Customer Responsibilities

New Contracts / Applications

New customers are required to fill out an application in person at their customer service office as early as possible but in all cases before March 31, 2010. Eligibility requirements are listed on page 4.

Endorsement

As a contract holder, you have been sent an endorsement package listing the insurance selections you made in 2009. **Your contract will remain the same for 2010 unless you make changes. The deadline to make your endorsement changes for all Crop Insurance programs is March 31, 2010.**

Review your endorsements and make desired changes to your coverage levels on crops previously insured and/or additional crops you wish to insure or delete. Confirmation of your selections will be sent to you; it is your responsibility to report any errors or omissions immediately.

Premiums are charged on acres seeded to crops selected for insurance. **There is no charge for endorsing crops you do not grow.** A Statement of Insurance will be mailed to you in the summer confirming your coverage and premiums.

Cancellation

If you wish to cancel your Crop Insurance contract, SCIC requires notification in writing by March 31, 2010. The cancellation notification must contain the signatures of all parties named on the contract.

Land

As part of the SCIC contract, producers must list all land they own and operate. All land changes should be made early to avoid loss of liability. All land changes (additions or deletions) are subject to approval. Field checks may be required to determine eligibility.

Land additions or deletions should be made as soon as you are aware of the change. Land can be added to your contract after the March 31 deadline but the crops on those acres must have been endorsed by March 31, 2010, to be insurable.

These acres may not be eligible for insurance if damage occurs before you notify SCIC or complete your Seeded Acreage Report.

Land rental or sale arrangements may be requested to verify land changes.

Seeding Deadlines

To be insurable, any seeded crop is expected to reach a reasonable level of maturity before the first fall frost date in your area. If your crop is seeded by the final date liability is accepted (see following table), but too late to be reasonably expected to mature, liability may be reduced or denied. Consider the average days to maturity for each variety in conjunction with the normal first fall frost date in your area. The Ministry of Agriculture's "Varieties of Grain Crops 2010" contains maturity ranges by crop and variety, and first fall frost information is available at your customer service office or at www.saskcropinsurance.com under Maps.

Average Maturity in Days	Final Date Liability is Accepted
Greenfeed	June 30
90	June 20
95	June 15
100	June 10
105	June 5
110	May 31
115	May 26
120	May 21
Chickpeas (all classes)	May 21
Fall Crops	September 15

The final dates that liability will be accepted are **general**, based on the areas with the latest average first fall frost, and reflect the latest date that a crop could be seeded. **In most areas, crops need to be seeded earlier than these dates to be expected to mature. Talk to your customer service office for assistance in determining seeding deadlines for insurable crops.**

Seeding Deadline Determination Example

According to the "Varieties of Grain Crops 2010" publication, the relative maturity of AC Barrie (the check variety) hard red spring wheat is 100 days. Assume the variety you are seeding is AC Intrepid. The maturity rating for AC Intrepid is -3, which means three days earlier than AC Barrie or 97 days.

For the purpose of this example, assume the first fall frost date falls in the August 31 to September 6 range. Using September 6 and counting back 97 days means that June 1 would be the final date liability would be accepted for AC Intrepid hard red spring wheat.

SCIC will not accept liability for any spring-seeded crops seeded after June 20.

Seeded Acreage

You must submit a Seeded Acreage Report declaring your seeded acres no later than June 25. This report is necessary to calculate your level of insurance and process your claims.

Seeded Acreage Report forms will be mailed to you in May. You can phone, fax, mail or drop off your seeded acreage information at any customer service office, or CropConnect customers may complete personalized reports online. Instructions on how to complete your Seeded Acreage Report form are available on page 78. Blank forms will be available online under Forms. If you fail to submit or are late, you may be assessed a penalty of $60 and, if necessary, an adjuster will visit your farm to gather the required information at an additional charge.

You do not have any Crop Insurance coverage until you report your acres on your Seeded Acreage Report. Also, if you suffer a crop loss and have not reported your acres by June 25, your claim may be denied.

Stored Grain

You are required to report all stored grain on the separate Stored Grain Declaration form enclosed with your Seeded Acreage Report package.

Providing your stored grain information will result in more accurate claim payments. **Your completed Stored Grain Declaration must be submitted to SCIC by June 25 with your Seeded Acreage Report.**

If your reported information changes after June 25, contact your customer service office to update your stored grain information. Updates must be made before harvest begins. Additional forms are available at your customer service office.

Note: Stored grain not reported will be considered new production in the event of a yield-loss claim. If your production is mixed with that of any other producer, either in sales or storage, yield-loss claims will be averaged among individual producers.

All stored grain, whether the crop is insured in the current year or not, should be reported.

Statement of Insurance

Once you have reported your seeded acres, you will be sent a Statement of Insurance listing your insured crops, total number of acres, production guarantee, premium, discount or surcharge and the provincial, federal and producer share of the total premium.

To understand how to read your Statement of Insurance, see page 84.

Examine your statement carefully as it is your responsibility to report any errors or omissions immediately upon receipt.

Your premium is due upon receipt of your Statement of Insurance. Interest will start to accrue October 1. **However, if your premium is paid before October 31, there will be no interest charged.**

Outstanding balances will have interest charged monthly. Claims will be applied to any outstanding balances. Amounts not paid by October 31 will continue to accrue interest at the beginning of each month until the account is paid in full. The interest rate is RBC prime plus two per cent, adjusted quarterly.

Example:

Crop Premium on July 18: $10,706.03

Crop Premium on Oct. 1: $10,706.03

Crop Premium on Nov. 1: $10,706.03
+ Interest ($73.87) = $10.779.90

Any contract with premiums not paid or not having approved payment arrangements made by March 31, 2010, will not be eligible for continued coverage and will be cancelled. Your account can be paid online, at your financial institution, or at a customer service office. Cheques or money orders sent by mail must be received by March 31, 2010. Cheques are to be mailed and payable to:

Saskatchewan Crop Insurance Corporation
PO Box 3000
Melville, SK S0A 2P0

Declaring Your Yields

To learn how to fill out your Production Declaration form, see page 87.

In the fall, you will be mailed a Production Declaration form. The deadline to submit your declaration is November 15, but declaration information must be provided before you can register any yield-loss claims. You can phone, mail, fax or drop off the information, and CropConnect customers may complete personalized declarations online.

The Production Declaration serves two important functions for your Crop Insurance contract:

- Production information is used to calculate your annual yield. If you do not complete a Production Declaration your **annual yield will be set at zero, reducing your future coverage by 10 per cent for each year you fail to report.**
- Production Declaration information must be submitted before you can register a post-harvest claim and should be filed as soon as you complete harvest. This makes the claim process more efficient, allows us to better allocate our adjusting resources, and improves the customer service you receive.

SCIC verifies a percentage of all declarations.

Farm Practice Surveys

SCIC conducts farm practice surveys to examine the farming practices of selected customers, monitoring farming methods on traditional and non-traditional crops and verifying the use of recommended farming practices. You may be selected for a farm practice survey because of a history of repeated or unusual claims (high dockage claims, repeated uninsured causes of losses applied, etc.).

If you have been selected for a farm practice survey, a Crop Insurance adjuster may complete up to three inspections during the crop year. You will be asked to provide crop input information (i.e. seeding rates and chemical applications), the grain or forage type, variety, seeding dates and seeding methods. The adjuster will review your efforts to prevent and control losses. If the farm practice survey finds uninsured causes of loss (page 10), your potential claim for the year will be adjusted accordingly.

Appealing Your Claim

SCIC is committed to providing quality customer service, ensuring all of your concerns are addressed quickly and fairly.

Accompany the adjuster on all claim inspections and discuss any aspect of your insurance with staff. Should a claim dispute arise, you are entitled to a second inspection by a senior adjuster. Your customer service office manager will ensure that all of your concerns are fully investigated.

On rare occasions, issues cannot be resolved at the local level. The regional manager is then responsible to review the situation and make sure the terms of the contract were followed. Disagreements the regional manager cannot resolve may be referred to the Provincial Appeal Panel.

The Provincial Appeal Panel is an independent advisory committee of producers that hears disputes between customers and SCIC. Customers and staff both have the opportunity to present information to the panel during the hearings held around the province.

The panel will make recommendations to the SCIC Board of Directors on any disputes they hear. The appeal panel provides recommendations to the Board of Directors, who make the final decision.

An application to the SCIC Provincial Appeal Panel is a voluntary act on the part of the customer and does not nullify, waive or compromise any legal rights of the customer or the legal rights of SCIC.
Both parties involved may still use all legal avenues available under Saskatchewan's provincial court system.

Preventing Program Abuse

All customers pay the price for dishonest claims through higher premiums. SCIC's Compliance division assists in maintaining a fair program, ensuring every premium dollar collected goes to farmers who experience uncontrollable losses.

An audit is a formal examination of your farming records, land and grain storage facilities by a SCIC employee. Performed year-round, there are many reasons you might be selected for an audit.

- Random, computer-generated selection
- High indemnity-to-premium ratio
- Unusually high dockage on claims
- Unusual or repetitive claim histories
- Complaints from internal or external sources
- Anonymous tip through Saskatchewan Crime Stoppers

Audits are also conducted to ensure the fairness and accuracy of employees' work.

During an audit you may be asked to produce farming records and allow access to your farm for matters arising from the contract of insurance. As a condition of your contract of insurance, SCIC can access your operational information from the Canadian Wheat Board or other individuals and organizations.

If false or misleading information is discovered, your contract could be terminated and any excess money returned to the Corporation. Insurance may be voided for the crop year in which the fraudulent action occurred and will remain void until the corporation approves reinstatement of the contract.

Any premiums paid on voided contracts may not be returned and any unpaid premiums will remain owed.

If you suspect program abuse, a complaint can be filed at any customer service office or with Saskatchewan Crime Stoppers. Crime Stoppers guarantees complete anonymity; call 1-800-222-8477.

The Organic Option

Organic producers can select organic-specific coverage that will address the special risks and higher crop values associated with organic production.

THE ORGANIC OPTION

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Insurable Crops

SCIC insures crop varieties suitable for local growing conditions throughout the province. Insurance may be denied if you grow an inappropriate variety for your area.

Crop Insurance offers organic coverage on:

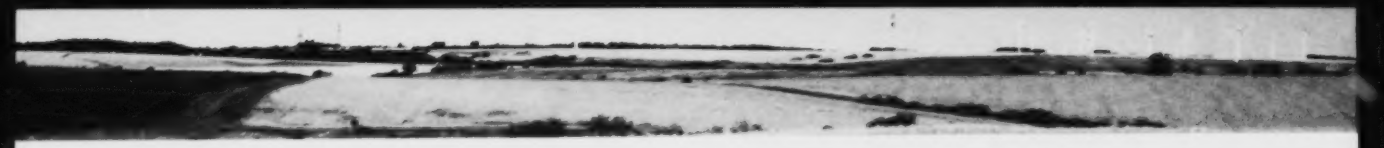
- barley
- canary seed
- canola
- durum
- faba beans
- field peas
- flax
- Khorasan wheat/Kamut®
- lentils (large green, red, other)
- mustard (brown, oriental, yellow)
- oats
- sunflowers
- rye (fall, spring)
- triticale
- wheat (Canada Prairie, extra strong, hard red, hard white)
- winter wheat

Soft white spring wheat will be insured as Canada Prairie spring wheat.

Insurance is available for both late-maturing tall stature (LMTS) and early-maturing short stature (EMSS) sunflowers. If you grow both classes, production is offset in the event of a claim.

Liability will be accepted on dryland faba beans in risk zones 11, 14, 15, 17, 18, 21, 22 and 23. Irrigated faba beans acres are insurable in all risk zones.

Refer to the Kamut® section on page 102 for more details on Kamut® brand grain.



Organic Certification

Land must be certified by an approved certification body in the current year to be eligible for organic coverage. Proof of certification must be supplied to SCIC when requested. **Transitional acres will be insured as conventional until full organic certification is achieved.** With proof of transition status, SCIC will accept organic management practices.

If an insured parcel of land loses or fails to attain certification, the insured price will revert to the conventional price but the organic premium and yield will remain unchanged. Conventional (commercial) prices can be found on page 11 or at www.saskcropinsurance.com. SCIC allows certified organic crops to be insured as either organic or commercial.

Coverage Levels, Premiums and Prices

Producers may select coverage at 50, 60, 70 or 80 per cent of their average yield, cost-shared at 60 per cent by governments, 40 per cent by producers. Coverage is only available to 70 per cent for Khorasan wheat/Kamut®.

If you are insuring both conventional and organic crops, the coverage selections made on a crop must be the same for both organic and conventional acres. For example, if you choose 70 per cent coverage on your organic flax, you must also select 70 per cent coverage on your conventional flax crop.

On average, SCIC has paid higher claims on organic acres; therefore, premium rates are 25 per cent higher for organic than conventional crops, reflecting the increased insurance risk.

SCIC determines organic insured prices each year using the conventional price increased by a factor, reflecting the average historical differences between organic and conventional prices for each crop.

Insured prices for organic crops can be found on page 13.

Contract Price Option

Crops eligible for this option include flax, lentils (all classes), oats, mustard (yellow, brown, oriental), feed barley, field peas, hard red spring wheat, hard white spring wheat, durum, Canada Prairie spring wheat, winter wheat, Canada Western extra strong wheat, triticale, fall and spring rye. For information on the Contract Price Option, see page 15.

Individual Coverage

Your individual average yield is recalculated every time you grow a crop using 90 per cent of your previous individual average yield and 10 per cent of your most recent annual yield. There is a one-year lag in this calculation.

If you do not grow a crop for one or more years, your previously established individual experience will be compared to the area to establish your current yields.

If you are insuring crops under the organic option for the first time, individual coverage may be established a number of ways:

- If you have produced certified organic crops in the past, individual yields may be established using your production records.
- If you have previously insured the crop as conventional, your organic yield for this crop may be set as your conventional individual yield reduced by 15 to 50 per cent, depending on the crop and land use (summerfallow versus stubble).
- Your individual yield may be set using the crop's organic area yield and your Management Experience Transfer index (page 7).
- If you are a new customer with no records, your individual organic yield will be set equal to the organic area yield for your region.

Organic area yields are set at conventional area yields reduced by 15 to 50 per cent, depending on the crop and land use (summerfallow versus stubble). There is no individual coverage for Khorasan wheat.

Insured Causes of Loss

SCIC covers you for losses resulting from uncontrollable natural hazards including drought, excessive rain, hail, flood, frost, snow, wind, lightning, hurricane, tornado, accidental fire, damage caused by wildlife, insects, gophers and/or plant disease. Losses that are controllable or could have been prevented with sound farm management practices are not covered. If an insured cause of loss cannot be identified, coverage may be reduced or denied; therefore, it is important to notify SCIC immediately when damage occurs.

Uninsured Causes of Loss

SCIC policies are designed to ensure that those producers who use recommended management techniques are not at a financial disadvantage to the few who do not. SCIC expects that organic producers make an effort to prevent or control weed, insect and disease damage using available organic management techniques.

Any "controllable" loss is considered an uninsured cause of loss. Examples include:

- Poor quality seed
- Improper seed placement or seeding depth
- Weed-induced yield losses where insufficient organic weed management practices were implemented
- Insect-induced yield losses where insufficient preventative cultural management practices were implemented

Losses that could have been prevented or managed through available organic management techniques are not covered. If there is an insufficient or no attempt to control the damage or the control measure is untimely, SCIC may declare the damage as an uninsured cause of loss and withhold a portion of the claim due to this cause.

The amount of the uninsured cause of loss applied generally depends on the circumstances. The claim will be reduced equal to the yield-loss that can be attributed to the controllable factor, up to the full claim amount. In some circumstances where it is very difficult to measure yield-loss due to a factor, claim reductions may be made based on the range of yields in the area.

If you elect to insure a certified organic crop as commercial, SCIC considers that all conventional management practices (fertilizers, seed treatments, pesticides) are available to you. SCIC will consider losses deemed to be controllable using conventional methods as uninsured causes of loss.

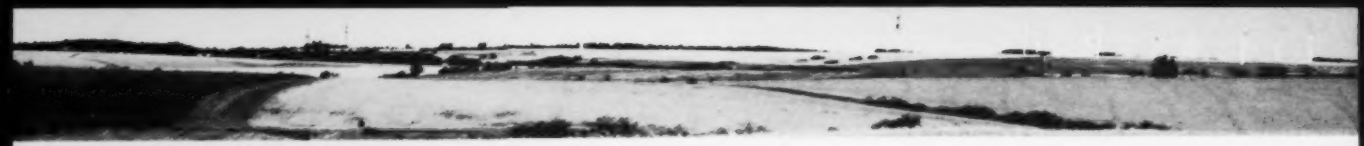
Controlling Weeds on Your Organic Crops

SCIC recognizes that weed management on organic land requires complex and site-specific systems. Weeds will normally cause some yield-loss in all organic crops and this is accounted for in long-term average organic yields and organic premium rates. Therefore, when calculating penalties for weed-related yield losses, an average level of loss due to weeds is deducted from the penalty.

If weed populations reduce your yield enough to put the crop in a claim situation, SCIC will evaluate whether adequate organic weed management practices have been implemented. If weed management practices are considered inadequate, penalties may be applied based on the yield-loss attributed to the weeds. In this situation, the portion of the claim resulting from weed losses will not be paid.

To evaluate whether weed management has been adequate, SCIC will consider a number of organic weed management techniques, including:

- Crop rotation
- Frequency of green manure plow-downs and summerfallow
- Use of perennial crop phases in rotations
- Use of a diversity of crop types and seeding dates (e.g. fall cereals, spring cereals, oilseeds, pulses, forages, green manures)
- Rotation of highly competitive crops with less competitive crops
- Use of competitive crop cultivars (e.g. taller varieties as opposed to semi-dwarf varieties)



- Use of increased seeding rates, narrow plant row spacing and wider seed spread
- Appropriate use of delayed or early seeding, depending on primary weed pressures
- Proper seedbed weed control, including use of false seedbed techniques
- Use of tillage (pre-seeding, pre-emergent, post-emergent, post-harvest)
- Proper prevention of weed seed set in plow-down and fallow years
- Other longer-term weed control such as mowing perennial weeds, clipping weeds above the crop canopy and chaff collection

When considering weed management practices, SCIC recognizes that not all of these techniques are appropriate for every farm, crop or year.

Controlling Grasshoppers on Your Organic Crops

As an organic producer, you are responsible to control losses due to grasshoppers when it is economically and agronomically feasible. Organic producers are not expected to jeopardize their organic certification, but are expected to be familiar with, and implement, any appropriate grasshopper management methods that are allowed under their organic certification.

Grasshopper populations for the upcoming crop year can be estimated from the Saskatchewan Ministry of Agriculture grasshopper forecast map, and by the populations present in your field in the previous year.

Non-chemical, cultural management is one preventative approach to insect control. Methods must be implemented well in advance of any insect attack to be effective.

General recommendations for cultural prevention and management of grasshoppers in areas where problem populations are expected include:

- Avoid seeding very susceptible crops on stubble where a significant number of grasshopper eggs have been laid. For example, lentils and flax are so susceptible that even very light infestations (two to four grasshoppers per square metre) can significantly impact yields.
- Where the source of grasshoppers is predominantly outside the field (e.g. stubble with few eggs or any summerfallow), use a guard strip of a non-preferred crop (field peas, oats, mustard or chickpeas) or a tilled buffer strip around the perimeter of the field. If the entire field is seeded to a non-preferred crop, a guard strip is not required. Permanent buffer strips of perennial forages are not effective as a grasshopper control.
- Seed as early as possible in the spring or use fall-seeded crops so the crop is more advanced when grasshoppers begin hatching and feeding.

Organic Reseeding Benefit

Since weed control options are limited on organic crops, SCIC offers the Organic Reseeding Benefit on crops that are worked under and reseeded by July 15 due to excessive weeds.

The reseeding benefit payment is the same as establishment payments under the conventional mult-peril program. For a list of establishment payments by crop see page 17.

If you decide to destroy any organic acres due to excessive weeds, you must contact SCIC before working the crop down. Acres will be inspected to verify:

- The request is for a minimum of 10 acres or 10 per cent of the insurable crop
- The acres are insured as organic
- The acres were originally seeded at the recommended rate
- The acres were destroyed
- The new crop was reseeded at the recommended rate

To be eligible for the Organic Reseeding Benefit, the crop must be reseeded by July 15. Crops reseeded after Crop Insurance's seeding deadlines are not eligible for yield-loss insurance; however, these acres are still eligible the Organic Reseeding Benefit, provided they are seeded before July 15.

The July 15 deadline is later than other seeding deadlines for yield-loss insurance (June 20) and greenfeed (June 30) to provide organic customers with sufficient time to assess if crops are too weedy and should be plowed down and reseeded. Any crop can be reseeded for this benefit, including crops intended for green manure plow-down.

Yield-loss insurance may be purchased on the reseeded acres, provided they were seeded by Crop Insurance's seeding de nes, even if the crop was not previously selected. If the reseeded crop was previously selected and seeding deadlines are met, those acres will continue to be insured.

Green Manure Crops and Summerfallow Coverage

Green manure crop acres intended for plow-down should be listed as summerfallow on your Seeded Acreage Report. These acres will be eligible for summerfallow coverage in 2011 provided that deadlines for crop termination are met. If deadlines are not met, the acres are eligible for stubble coverage in 2011.

To be eligible for summerfallow coverage in 2011, green manure crop growth must be terminated by July 11 in the brown and dark brown soil zones and by July 25 in the black and grey soil zones. Termination of a green manure crop is defined as complete control of all living plant material and must be maintained for the rest of the growing season.

Green manure crops are nitrogen-fixing crops (legumes or mixtures containing a legume) or crops increasing soil fertility through other mechanisms. Volunteer crops and weeds are not considered green manure crops and their growth must be controlled in all soil zones by July 11 and maintained thereafter.

SCIC is monitoring research on alternative methods of terminating green manure crops, such as mowing and rolling, for future consideration in green manure policy development.

The Forage Program

Forage insurance provides protection for tame hay, greenfeed, dehydrated alfalfa and sweetclover acres against yield-loss caused by a number of natural hazards.

THE FORAGE PROGRAM

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Insured Prices

The insured price is the forecast price a commodity will sell for during the crop year as determined by Saskatchewan Crop Insurance Corporation (SCIC) in consultation with Agriculture and Agri-Food Canada. The values are used in calculating your total coverage, premium and claim amounts.

Providing an alternate premium per acre to fit your risk management budget, SCIC offers the Low Price Option. This option allows customers to insure at 85 per cent of the base price (reducing both premiums and coverage) without lowering the claim threshold.

For 2010, the base price and low price option values are as follows:

Crop	2010 Base Price Option ($/tonne)	2010 Low Price Option ($/tonne)
Alfalfa	113	96
Alfalfa/Grass	100	85
Grass	100	85
Dehy	30	26
Sweetclover	90	77
Greenfeed	97	82
Timothy Hay	165	140

Variable Price and In-Season Price Option

See page 13 & 14.

Premiums and Cost Sharing

See page 7.

Premium Discounts and Surcharges

See page 7.

Crops

Tame Hay

Tame hay coverage insures established tame perennial crops grown for forage including alfalfa, alfalfa/grass, grass and red clover.

Dehydrated Alfalfa

Established alfalfa acres contracted to a participating Saskatchewan dehy plant are eligible for coverage.

Sweetclover

Sweetclover acres intended for forage production that successfully establish may be insured for yield-loss.

Greenfeed

This insurance protects the following annual cereal crops grown for greenfeed: wheat (all types, including durum), barley, oats, triticale, and fall and spring rye.

Coverage Features

Greenfeed Establishment Benefit

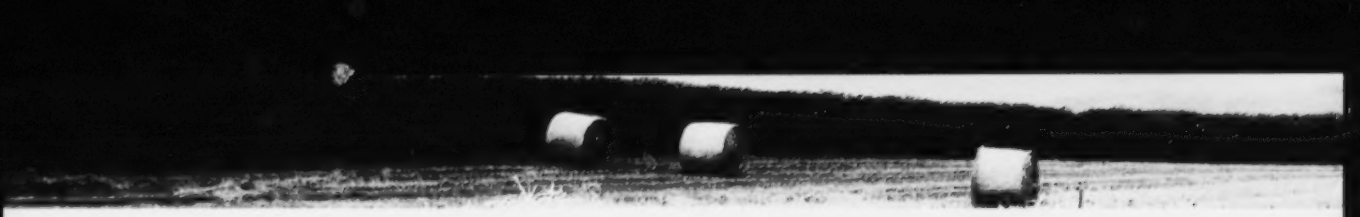
To be eligible for a greenfeed establishment claim, a minimum of 10 acres or 10 per cent of the total acres seeded to greenfeed, whichever is less, must have failed to establish. Greenfeed that fails to adequately establish or suffers significant damage due to insurable causes before June 30 is eligible for an establishment benefit. Establishment values by crop are indicated on page 17.

Crops damaged before June 30 may be eligible for an establishment benefit only, even if you report the damage as yield-loss after June 30.

If you believe it is necessary to reseed or work down a portion of your insured greenfeed crop prior to June 30, contact SCIC immediately. An adjuster must inspect those acres to assess possible eligibility for the establishment benefit. Insurance may be purchased on the reseeded acres even if the crop was not previously selected. If the reseeded crop was previously selected, those acres will continue to be insured.

Gopher Damage

SCIC now includes gopher damage as an insured cause of loss under both the establishment benefit and yield loss components of the multi-peril and forage program. For more information, see page 19.



Your Coverage

Production Guarantee

An SCIC contract guarantees a minimum yield based on the long-term individual yield and coverage option selected.

Yield-loss payments are based on the insured price and the shortfall between the production guarantee and the harvested yield plus any appraisals that have been applied to acres put to a use other than baling. There are no adjustments for quality. For each forage option, the annual yield is based on the combined annual production of all insured acres of all classes of the selected crop. For example, all acres and production of alfalfa, alfalfa/grass and grass are combined during the calculation of a tame hay yield-loss claim.

Forage production guarantees appear on your Statement of Insurance in tonnes and pounds.

Individual Coverage

See page 6.

Management Experience Transfer

See page 7.

Forage Establishment Benefit Option

The Forage Establishment Benefit Option can be selected on your endorsement if you want establishment coverage on acres seeded to perennial forage. This includes alfalfa, alfalfa/grass, grass and red clover. Selection of this option ensures all types of tame perennial forage crops are insured for establishment. A specific crop does not have to be selected. However, biennial sweetclover and native forages are a separate selection. In order to receive establishment coverage for these crops, each crop must be selected separately.

Eligibility

Forage acres seeded between October 15, 2009 and June 20, 2010 are eligible for an establishment benefit. Crops seeded during this time and germinating in the spring should be established and ready for harvest in 2011. Acres grazed the year of seeding are not eligible for coverage. Any adjustments for establishment losses will not be made until 2011. These acres must be reported on a Seeded Acreage Report by June 25, 2010.

Native Forage Establishment

Establishment protection is available for newly seeded native forages. Only spring-seeded acres planted by June 20 are eligible for an establishment benefit. Applicants will complete a questionnaire regarding a number of agronomic issues which SCIC will require customers to follow in order to be eligible for full coverage.

Coverage

Forage Establishment Benefit Coverage per Acre	
Alfalfa and Red Clover	$40
Alfalfa/Grass	$40
Grass	$40

Establishment Coverage per Acre	
Sweetclover	$30
Native Forage	$75

Claims

Forage Establishment Benefit claims are subject to a deductible of 15 per cent of the **total coverage** of alfalfa, alfalfa/grass and grass. Sweetclover and native forage have a separate deductible.

Example: In 2009, you seeded 100 acres of alfalfa and 50 acres of alfalfa/grass. In the spring of 2010, 75 acres of alfalfa failed to establish.

To calculate your claim:

Coverage = (100 acres x $40) + (50 acres x $40)
= $4,000 + $2,000
= $6,000

Deductible = $6,000 x 15%
= $900

Loss = 75 acres x $40
= $3,000

Indemnity = $3,000 - $900
= $2,100

Forage Diversification Option

The Forage Diversification Option is available for feed crops that are not insurable under the basic forage insurance program. The program uses barley acres insured in your risk zone as a proxy for both your coverage and any claims. No adjustments will be made for individual losses on forage diversification acres.

Coverage

Your coverage per acre is based on the risk zone average yield for barley at the 80 per cent coverage option at the base price. It is offered as a dollar-per-acre value that varies by risk zone.

Premium

Premium is calculated from the commercial barley premium rates, less the costs associated with multi-peril insurance features not included in this option. Premiums are cost-shared; producers will pay 40 per cent while governments pay 60 per cent. There is no experience discount or surcharge.

Claims

Your claim will be calculated based on the coverage and annual production on all insured barley acres in your risk zone. The risk zone loss is the difference between the total coverage of all insured barley acres at the 80 per cent coverage level and the total annual production from the same acres. Claims do not have to be filed, but will be automatically calculated.

The claim rate is calculated by comparing the risk zone loss back to the total coverage.

Assume a customer in a risk zone would have $82 per acre coverage. The table below uses data from all customers in the risk zone to calculate the claim.

Risk Zone Customers	Acres of barley insured	Coverage adjusted to 80% coverage level (bu/ac)	Total coverage (bushels)	Actual production before grade adjustments (bu)
1	80	47	3,760	2,500
2	160	52	8,320	6,000
3	150	52	7,800	6,500
4	320	44	14,080	11,000
TOTAL	**710**	**–**	**33,960**	**26,000**

Risk zone loss = total coverage at 80% in risk zone – total yield in risk zone before grade adjustment

$$\text{Claim rate} = \frac{\text{Risk Zone Loss}}{\text{Total Coverage at 80\% in Risk Zone}}$$

$$\text{Claim rate} = \frac{(33{,}960 - 26{,}000) \times 100\%}{33{,}960}$$

$$= 23.4\ \%$$

Total claim = $82/acre x 23.4%
= $19.19/acre

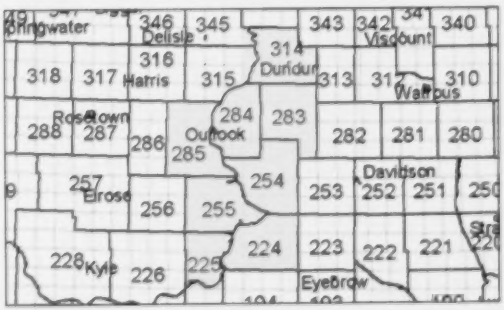
Timothy Hay Pilot Program

The Timothy Hay Pilot Program is available on irrigated timothy hay acres intended for export, and mitigates the risk associated with this intensively managed crop. All timothy hay acres intended for insurance must meet the requirements of the program's terms and conditions on page 105.

Insurable Area

Timothy hay insurance is available for pure, irrigated timothy hay stands intended for export. Deadline to participate is March 31, 2010.

The pilot is being offered in the following townships:



Coverage

Timothy hay is insured for yield-loss and quality coverage based on the "choice" grade. Producers have the option of selecting one-cut or two-cut coverage. Any producer who planted timothy hay before June 15, 2009, is eligible for full season, two-cut coverage or one-cut coverage in 2010.

Crops seeded August 1 to September 15, 2009, are only eligible for one-cut coverage in 2010.

Premiums and Prices

Producers may select coverage at 50, 60 or 70 per cent of their average yield, cost shared at 60 per cent by governments, 40 per cent by producers. Experience discounts and surcharges do not apply.

Indemnity Calculation Example

A customer has three fields of timothy hay, insured for two cuts at 70 per cent coverage with a coverage per acre of 2.5 tonnes. Assuming the price option of $130 per tonne (example only, see page 12 for actual price), the customer's dollar coverage is:

Field	Acres	Production Guarantee (70%)	$ Coverage
1	90	225 T	29,250
2	145	363 T	47,190
3	75	188 T	24,440
Total	**310**	**776 T**	**$ 100,880**

They have the following annual production:

Field	Acres	1st Cut Yield	1st Cut Grade	2nd Cut Yield	2nd Cut Grade
1	90	108 T	Choice	57 T	Utility
2	145	230 T	Standard	115 T	Utility
3	75	100 T	Choice	62 T	Choice
Total	**310**	**438 T**	—	**234 T**	—

For this example, assume the quality factors are:

- Choice 1.00
- Standard 0.70
- Utility 0.50

The production adjusted for quality would be:

Field	Acres	1st Cut Yield	1st Cut Adjusted for Quality	2nd Cut Yield	2nd Cut Adjusted for Quality
1	90	108 T	108 T	57 T	28.5 T
2	145	230 T	161 T	115 T	57.5 T
3	75	100 T	100 T	62 T	62.0 T
Total	**310**	**438 T**	**369 T**	**234 T**	**148 T**

Total production before quality adjustment
= 438 T + 234 T
= 672 T

Total production adjusted for quality
= 369 T + 148 T
= 517 T

Total yield-loss = 776 T – 517 T
= 259 T

Total indemnity = 259 T x $130/T
= $33,670

As a pilot program, all timothy hay acres will be inspected. Customers must notify Crop Insurance when harvest begins so that an adjuster can visit their farm to inspect acres, count bales and obtain samples. Representative hay samples will be submitted for grading and industry-standard grading practices will be used.

SCIC will require the following from each producer:

- The weight of a representative sample of bales from each lot
- A copy of the producer's field management handbook

Claims will not be finalized until all information is provided. If any production issues arise, including harvest delays due to inclement weather, customers must contact SCIC immediately.

Reporting Your Forage Information

All newly insured stands of perennial forage or sweetclover must be established before liability is accepted. These acres should be reported by March 31, 2010, on the Land Change and Seeded Acres Form included in your endorsement package. Land can be added after the March 31 deadline but the forage crop on those acres must have been endorsed by March 31, 2010, to be insurable. All new acres will be inspected.

Seeded Acreage Report

You must submit a Seeded Acreage Report declaring seeded acres no later than June 25. Insured greenfeed crops seeded by June 30 are to be reported by July 5. For more information see page 78.

Forage acres reported after a loss has occurred may be denied liability.

Statement of Insurance

See page 84.

Forage Declaration

As with all Crop Insurance yield-loss programs, your insured forage crop annual production is used to calculate claims and update your individual coverage. If you do not provide this information, your annual yield will be set equal to the production guarantee, which will reduce your future coverage.

In July, you will be mailed a production declaration to report your annual yield. You can find additional forms at www.saskcropinsurance.com, and CropConnect customers may submit their production information online. Return this information to SCIC or contact your customer service office by **September 30, 2010,** to report your yield. SCIC will verify a percentage of declarations.

If you have second-cut production, you must contact SCIC with your production information.

Filing a Claim

If you are in a claim position, contact your customer service office immediately so an adjuster can be assigned to assess your crop. Claims must be reported by September 30, 2010. Your total harvested production information must be submitted before you can register a yield-loss claim. Claims filed between October 1 and November 15 will have indemnities reduced by 25 per cent. Forage claims will not be accepted after November 15.

For each forage class insured (tame hay, greenfeed or sweetclover), the annual yield is based on the combined production of all your insured acres of that class. For example, tame hay production will offset with other tame hay production when calculating claims. Greenfeed crops do not offset with tame hay crops.

If you have any unharvested acres as of September 30, you must request an extension of insurance. An extension of insurance will only be granted to November 15. There is no insurance coverage after November 15.

Forage Put to Any Use Other Than Baling

If you plan to put your insured forage crop to a use other than baling, you must immediately contact SCIC to assess losses. If you do not contact SCIC prior to putting the crop to an alternate use, premiums will be charged and your annual yield will be set at the production guarantee.

On acres that are not baled, an SCIC adjuster will collect clippings. This requires five days notice before the date of normal harvest. Clippings will be taken:

- If production will be ensiled, loose, stacked or abandoned
- From within exclosures if the acres are to be grazed

Weather Derivative Programs

Providing insurance beyond the multi-peril Crop Insurance Program, the weather derivative programs provide coverage for pastureland as well as corn crops.

WEATHER DERIVATIVE PROGRAMS

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Forage Rainfall Insurance Program

Pastureland production depends upon timely precipitation. The Forage Rainfall Insurance Program (FRIP) is available on native and tame grazing acres, protecting pastureland in the event that seasonal precipitation is below the long-term average. This is the only insurance program available for native forage. Provincial and federal grazing pastures are excluded.

To Enrol

There is no limit to the number of acres you may insure, but a minimum of 10 acres per legal land description is required. The deadline to apply for, reinstate, cancel or make changes to your FRIP endorsement is March 31, 2010. Your contract is continuous and unless you make changes to your endorsement by March 31, your 2009 selections will remain the same for 2010.

Coverage

FRIP premiums are cost-shared. Producers will pay 40 per cent while governments pay 60 per cent. Experience discounts and surcharges do not apply. Premium rates are calculated using weather station historical precipitation data, the weighting option and precipitation cap that you select.

For each land location you wish to insure you must select the following:

- Weather station
- Weighting
- Precipitation cap

The weather station you select must be within 100 kilometres of your land location.

Coverage levels follow three soil zones along township boundaries. Your land location, not the weather station you select, determines your coverage per acre.

Soil Zone	Tame Grazing $ per Acre	Native Forage $ per Acre
Black/Grey	$31	$16
Dark Brown	$24	$14
Brown	$14	$9

The soil zone map and the weather station map can be found at www.saskcropinsurance.com or pages 67-77.

You must also select the weighting option for each land location insured. This allows you to weight the April to July precipitation to best suit the growing season of your specific forage variety and your management plans for grazing your pasture.

Monthly Precipitation Weighting Options					
	April	May	June	July	Total
Option 1	30%	30%	30%	10%	100%
Option 2	10%	40%	40%	10%	100%
Option 3	10%	30%	30%	30%	100%

Finally, select a precipitation cap of either 125 or 150 per cent of normal for each land location you insure; any precipitation more than this selected cap in any month will not be included in the claim calculation.

For calculation scenarios, please go to the FRIP premium and coverage "what-if" calculator at www.saskcropinsurance.com or contact your customer service office.

Claims

A claim is triggered when the precipitation at your selected weather station is below 80 per cent of normal. For each percentage point below that 80 per cent, 2.5 per cent of liability will be paid.

The indemnity calculation is based on your selected monthly precipitation weighting and your selected precipitation cap.

Quality control measures include verification of all weather station data by a third party (independent of SCIC) using procedures approved by an accredited meteorologist. Precipitation includes all rainfall and snowfall amounts. Only verified data is used in claim calculations.

Claims do not have to be filed; they are automatically calculated in August based strictly upon weather station data. Verified monthly precipitation amounts will be available at www.saskcropinsurance.com and your customer service office.

FRIP is not an individual production program; precipitation determined for the selected weather station is the only means of determining a claim. Claims are not tied to individual yields or the amount of precipitation on individual parcels of land.

Claim Calculation Examples

The examples on the following pages use identical precipitation data to demonstrate the impact the monthly weighting and precipitation cap selection has on your FRIP coverage.

You enroll 100 acres of tame grazing in the dark brown soil zone at $22/acre coverage. You are covered for a total liability of 100 acres x $22/acre coverage = $2,200.

Example at 30-30-30-10 and precipitation cap of 150 per cent:

(weighting)	Long-Term Normals	Monthly Precipitation	Monthly Precip./ long-term normal = % of normal (maximum of 150%)	Value for Monthly Weighting	% of Normal x monthly weight = monthly weighted % of normal
April (30)	25mm	40mm	160% (150% cap)	30%	45%
May (30)	45mm	32mm	71%	30%	21%
June (30)	70mm	33mm	47%	30%	14%
July (10)	65mm	16mm	25%	10%	3%
					= 83% of normal

Monthly weighted precipitation is greater than 80%; therefore, no indemnity is paid.

Example at 10-40-40-10 and precipitation cap of 125 per cent:

(weighting)	Long-Term Normals	Monthly Precipitation	Monthly Precip./ long-term normal = % of normal (maximum of 125%)	Value for Monthly Weighting	% of Normal x monthly weight = monthly weighted % of normal
April (10)	25mm	40mm	160% (125% cap)	10%	13%
May (40)	45mm	32mm	71%	40%	28%
June (40)	70mm	33mm	47%	40%	19%
July (10)	65mm	16mm	25%	10%	3%
					= 63% of normal

Indemnity Payment Calculation
= (80% - 63%) x 2.5% = 42.5%

Indemnity Payment on Liability
= 42.5% x $2,200 = $935.00

Corn Heat Unit Program

Corn depends on timely heat units. The Corn Heat Unit Program is a weather-based program that insures against a lack of corn heat units over the growing season.

This program provides a risk management option to feed and grain corn producers.

The Corn Heat Unit Program is not an individual production program; corn heat units determined for the selected weather station are the only means of determining a claim. Indemnities are not tied to individual yields or the corn heat units recorded on individual parcels of land.

To Enrol

The insurable area for this program includes data from 12 weather stations. To determine your eligibility, see the map on page 77, contact your customer service office, or visit www.saskcropinsurance.com.

Corn acres insured under the Corn Heat Unit Program are not eligible for coverage under the Diversification Option or the Forage Diversification Option.

Corn acres not eligible for coverage under this program are eligible for insurance under the Diversification Option or the Forage Diversification Option (page 45).

Coverage

Experience discounts and surcharges do not apply. Premium rates are calculated for participating weather stations based on historical heat unit data.

The corn heat unit calculation is a standard North American formula modified for the specific area measuring the maturity of corn. In the designated area, the normal value for the 2010 crop year is 2,100 corn heat units. Annual corn heat units accumulate from May 15 until the daily minimum temperature first reaches -2°C or less after July 1.

You are limited to selecting one weather station per insured parcel of land within 120 kilometres. Producers may select insured values of $100, $200 or $300 per acre. You may insure any number of acres, but you do not need to insure all your corn acres. All acres on that contract must be insured at the same level of coverage. At the time of enrolment, you must declare all acres selected for coverage.

If you seed fewer acres than were declared, your premium will be adjusted accordingly. If you seed more acres, the declared acres will be used for premium calculations. These acres must be seeded to corn.

Claims

For corn heat units below 2,100, liability will be paid according to the following table. Payments begin when the cumulative corn heat units recorded is below 2,100. There is a deductible of 20 per cent of dollar coverage, meaning that for $100 insured value, the maximum payout is 80 per cent or $80.

Maximum liability will be paid when the corn heat units fall to 1,639.

Indemnity Payment Schedule

CHU Accumulated	% Liability Paid	CHU Accumulated	% Liability Paid
2,100 and over	0%	1,840-1,859	39%
2,080-2,099	3%	1,820-1,839	42%
2,060-2,079	6%	1,800-1,819	45%
2,040-2,059	9%	1,780-1,799	48%
2,020-2,039	12%	1,760-1,779	52%
2,000-2,019	15%	1,740-1,759	56%
1,980-1,999	18%	1,720-1,739	60%
1,960-1,979	21%	1,700-1,719	64%
1,940-1,959	24%	1,680-1,699	68%
1,920-1,939	27%	1,660-1,679	72%
1,900-1,919	30%	1,640-1,659	76%
1,880-1,899	33%	Less than 1,639	80%
1,860-1,879	36%		

Claims do not have to be filed but are automatically calculated in November based strictly upon weather station data. Quality control measures include verification of all weather data by a third party (independent of SCIC) using procedures approved by an accredited meteorologist. Only verified data will be used in claim calculations.

Corn heat unit information may be found at www.saskcropinsurance.com and at your customer service office.

Reporting Information

REPORTING INFORMATION

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CropInsurance

Application Supplementary Form
Page 1 of 3

Contract Number	Crop Year	Home RM	Ver	Page	Date	Form ID
	2010			1 of 3		

Customer Name: _____

This document is required to demonstrate legal, operational and financial independence from any other producer as is required and outlined in the Crop Insurance Acts and Regulations as follows:

3(2) For the purposes of clause 2(b) of the Act, "operator of a farm" means the person who is actively engaged in the production of the insured crop and who is legally, operationally and financially independent of all other insured persons.

(3) In determining whether a person is legally independent for the purposes of subsection (2), the corporation may consider whether that person has access as of right to the land on which the insured crop is grown, by virtue of ownership, rental agreement or formal farm operating agreement.

(4) In determining whether a person is operationally independent for the purposes of subsection (2), the corporation may consider the following factors:
(a) whether the person makes critical farming decisions respecting the insured crop;
(b) whether the person is responsible to ensure that day-to-day operations are completed respecting the insured crop;
(c) whether the person has access to separate storage facilities; and
(d) whether the person has access to adequate machinery.

(5) In determining whether a person is financially independent for the purposes of subsection (2), the corporation may consider the following factors:
(a) whether the person is able to file separate income and expense statements for income tax purposes;
(b) whether the person maintains separate farm accounting records;
(c) whether the person maintains a separate bank, credit union or trust company account;
(d) whether the person has a separate Goods and Service Tax number; and
(e) whether the person has a financial interest in the insured crop.

LEGAL REQUIREMENTS ❶
These requirements help to demonstrate legal independence from any other producer since the applicant must demonstrate legal access to the land (owned or leased) on which insured crops will be grown. Applicant must supply the following documents and information:

1. Land Agreements (purchased and/or rented).
   a. For purchased land - tax form.
   b. For rented land - rental agreement.
   { } Attached { } To be provided prior to April 15, of year of application { } Verified

2. Confirmation of Verbal Land Rental Agreement.
   { } Attached { } To be provided prior to April 15, of year of application { } Verified

3. Incorporation documentation and Partnership Agreements indicating signing authority.
   { } Attached { } To be provided prior to April 15, of year of application { } Verified

4. Provide any other documentation that will demonstrate your legal independence.

_____

_____

_____

_____

OPERATIONAL REQUIREMENTS ❷
These requirements help to demonstrate operational independence from any other producer since the applicant must demonstrate responsibility for farming decisions and have access to machinery and crop storage. Applicant must supply the following documents and information:

1. Production Storage
   a. Complete bin map for every legal land description storage area.
   b. Identify bins used for your storage.

How to Read Your Application Supplementary Form

If you are a new customer, or are reinstating your Crop Insurance contract, you are required to fill out an Application Supplementary Form. This form must be completed by March 31, with the required documentation supplied by April 15.

The Application Supplementary Form outlines legal, operational and financial independence requirements to be eligible for a contract.

❶ Legal documentation may be required for your land agreements: purchased (municipal tax form); rented (rental agreement); and legal access. Confirmation may be required for all verbal land agreements verifying legal access as well as the operator. You can provide any other information that indicates legal independence.

❷ Operational requirements include production storage to verify potential joint storage. An SCIC bin map is required for every legal land description (with storage facilities). These can be obtained at a customer service office.

CropInsurance

Application Supplementary Form
Page 2 of 3

Contract Number	Crop Year	Home RM	Ver	Page	Date	Form ID
	2010			2 of 3		

Customer Name: _____

2. Equipment Arrangements ❸
   a. List all equipment used in the farming operation for the entire growing season and the type of ownership.

_____

_____

_____

_____

3. Labour Arrangements ❹
   a. List how farm work is completed for the farming operation for the entire growing season.

_____

_____

_____

_____

_____

4. Canadian Wheat Board Number (if applicable) ❺
   a. Provide all CWB numbers involved in this farming unit.

_____

_____

5. List of Input Supplies ❻
   a. List all fuel, seed, fertilizer, and chemical suppliers for this farming unit.
   b. Purchase receipts may be required for verification.

_____

_____

_____

6. Provide any other documentation or information that will demonstrate your operational independence. ❼

_____

_____

FINANCIAL REQUIREMENTS ❽

These requirements help to demonstrate financial independence from any other producer since the applicant must prove that they bear the financial risk of any crop loss.
Applicant must supply the following documents and information:

1. How do you plan to pay for your farm inputs? Please circle:
   Bank Line
   Input Supply Line
   Credit Card (Agri, Visa, Mastercard) specify: _____
   Other, specify: _____

2. Please supply documents that identify the name of the farming operation, such as AgriStability Account Statement or blank cheque for farm account.
   Provided, specify: _____
   ❾ { } Attached { } To be provided prior to April 15, of year of application { } Verified

❸ Equipment arrangements itemize each piece of equipment, whether it is owned or leased or with whom it is shared. This verifies operational independence from others.

❹ Labour arrangements confirm how work is completed on your farm operation and indicate how you are involved operationally.

❺ Your Canadian Wheat Board (CWB) number is used to verify land and your ability to market in your own name. Please provide all CWB numbers involved, if one has been issued.

❻ Please list all input suppliers. Receipts may be required for verification. Examples of inputs include fuel, seed, fertilizer and chemical suppliers.

❼ You can include any other information that indicates operational independence.

❽ To demonstrate financial independence, SCIC requires credit documentation. This information may include one or more of the following: bank and input supply lines, credit cards. Specific account numbers are not required.

Canada
Government of Saskatchewan
SCIC Saskatchewan Crop Insurance Corporation
Growing Forward

CropInsurance

Application Supplementary Form
Page 3 of 3

Contract Number	Crop Year	Home RM	Ver	Page	Date	Form ID
	2010			3 of 3		

Customer Name: _____

3. GST or Revenue Canada Business Number: _____
⑩ { } Attached { } To be provided prior to April 15, of year of application { } Verified

4. Provide any other documentation or information that will demonstrate your financial independence.

⑪ _____

_____

Customer Acknowledgement:

I acknowledge that all information provided is true and correct and that I must provide all required documentation to the Saskatchewan Crop Insurance Corporation no later than April 15 of the year of application. If required documentation is not provided, I acknowledge that my application for a contract is null and void.

I acknowledge that by applying for this contract with Saskatchewan Crop Insurance, I may be subject to a Business Practice Inspection which will consist of an on farm inspection where my legal, operational and financial eligibility will be reviewed and verified. I understand that if, after the Business Practice Inspection, it is found I am not legally, operationally or financially independent from other producers, my application will be cancelled, no indemnities paid and premium (if charged) will be deemed earned.

⑫

_____ _____
Applicant Signature Date

_____ _____
Applicant Signature Date

_____ _____
Saskatchewan Crop Insurance Representative Signature Date

_____ _____
CSO Manager Signature Date

Note: Any and all information provided to Saskatchewan Crop Insurance will comply with our privacy policy.

⑨ AgriStability Account information is used to identify who is the operator.

⑩ Goods and Services tax (GST) number/ business number.

Note: A customer service representative may request to see the name on an AgriStability account, bank account (from a bank cheque), GST or Canada Customs and Revenue Agency business number or other financial documents to verify that the applicant will bear the financial risk of a crop loss.

⑪ Please provide any additional information you feel will verify your financial independence.

⑫ Read the statements and sign the Application Supplementary Form in front of a customer service representative.

2010 Endorsement

This section on endorsement instructions helps you complete your 2010 Crop Insurance endorsement forms.

Crop Insurance customers have received endorsement packages containing 2009 insurance selections. **All program selections on your contract in 2009 will remain the same in 2010 unless changes are made by March 31, 2010.**

Follow the instructions and use the maps on pages 67-77 of this Guide to make any changes to your land, coverage levels, crops insured, weather stations and monthly precipitation weightings as applicable. Program details are outlined in the corresponding sections of this Guide or at www.saskcropinsurance.com. Endorsement forms included in your package are dependant upon your selections and may include:

- Grains
- Forage (Page 61)
- Forage Rainfall (Page 63)
- Corn Heat Unit (Page 64)

For more information on the latter programs, please refer to the appropriate sections in this Guide.

If you are participating in the 2010 Paperless Endorsement, you will only receive "Your Complete Guide To Understanding Crop Insurance" and Land Change and Acres Seeded form. Your coverage and premium per acre "what-if" calculations and endorsements are to be completed via CropConnect. If you wish to be issued a paper copy of your coverage detail, a customer service office can provide you with it.

Forward your coverage changes to SCIC by telephone, fax, mail or office visit before March 31. You will receive a confirmation of any changes. When contacting SCIC, please have your contract number ready.

Through secure access to your personal contract information online, CropConnect customers may complete their 2010 endorsement as well as update their demographics, complete personal premium and coverage "what-if" calculations, and view their land, claim and yield histories. Call 1-800-422-1943 today to enroll for CropConnect.

General Instructions

Refer to your Confirmation of Insurance for all your present insurance selections. Do not make changes to your insurance selections on the Confirmation of Insurance; refer to the crop specific endorsement to make any 2010 changes.

Refer to your **Coverage Detail ("what-if")** for actual yield-loss coverage and premiums on crops you have grown in the past five years.

To change your address, telephone number or home quarter, draw a line through any incorrect information. Write the new information immediately beside, and return your endorsement to your customer service office.

Grains and Forage Programs

A certification or registration number is required for irrigation, pedigreed or organic options.

TO ADD pedigreed, organic, grains diversification or the Crop Averaging Program, indicate by putting an "X" in the Yes box and, if applicable, record your certification number. To delete, draw a line through the option.

Example

Irrigated ☐ Yes ☒ No #	Pedigree ☒ Yes ~~☒ No~~ #	Organic ☐ Yes ☒ No #	Diversification ☐ Yes ☒ No	Crop Averaging ☒ Yes ☐ No

The Crop Averaging Program is available to customers throughout the province. To review your options, refer to the Crop Averaging Program coverage and premium "what-if" calculator at www.saskcropinsurance.com, or contact your customer service office.

Contract Price Option is offered on canary seed, IP canola and mustards (brown, yellow and oriental). Organic crops available under this option are flax, lentils, oats, mustard (yellow, brown, oriental), feed barley, field peas, hard red spring wheat, hard white spring wheat, durum, Canada Prairie spring wheat, winter wheat, Canada Western extra strong wheat, triticale, fall and spring rye. To review options, refer to the Contract Price Option coverage and premium "what-if" calculator at www.saskcropinsurance.com, or contact your customer service office.

The following table shows what you select in one column; other crops must be insured as indicated along the corresponding horizontal line.

Commercial	Pedigreed	Organic
Contract	Base	Contract
Contract	Base	Base
Base	Base	Contract
Variable	Variable	Variable
In-Season	In-Season	In-Season
Base	Base	Base
Low	Low	Low

TO CHANGE coverage or price options on insured crops, draw a line through the pre-printed undesired selection and circle the desired selection in the next column.

Note: If you grow the same crop under more than one option, commercial, pedigreed or organic, you must select the same coverage level for those crops.

Example

Crops Endorsed for 2009	Coverage Option %		Price Option		Organic Contract Price		Enhanced Irrigation Pilot	
Canola/Rapeseed	~~50~~	50 - 60 - 70 - (80)	~~Base~~	Base - (Low) ~~Var~~-InSn			No	
Brown Mustard	~~70~~	50 - (60) - 70 - 80	~~Cont~~	Base (Low) ~~Var~~-InSn-Cont	Yes		No	

TO DELETE an insured crop, draw a line through the entire crop line.

Example

Crops Endorsed for 2009	Coverage Option %		Price Option		Organic Contract Price		Enhanced Irrigation Pilot	
~~Flax~~	~~70~~	~~50 60 70 80~~	~~Base~~	~~Base Low Var InSn~~			~~No~~	
~~Brown Mustard~~	~~70~~	~~50 60 70 80~~	~~Cont~~	~~Base Low Var InSn Cont~~	~~Yes~~	~~No~~	~~No~~	

All crops you did not insure last year are listed under CROPS NOT ENDORSED. These crops WILL NOT be insured for 2010 unless you add them by March 31.

TO ADD a crop for insurance coverage, you must circle the crop, coverage option and price option desired.

Example

Crops Not Endorsed for 2009	Coverage Option %	Price Option	Organic Contract Price		Enhanced Irrigation Pilot	
(Barley)	50 - 60 - 70 - (80)	(Base) - Low - Var - InSn				No
(Sweet Clover)	50 - 60 - (70) - 80	Base - (Low) - Var - InSn - Cont				

The Crop Information column on the forage endorsement lists special conditions that apply to specific crops. For more detailed information, refer to page 43 in the forage section of this Guide or contact your customer service office.

TO ADD GREENFEED crops, circle greenfeed, select and circle a coverage and price option, then select the greenfeed crop(s) you want to insure by **circling Add Crop** in the corresponding Coverage Option column. This includes greenfeed crops intended for silage.

Example

Crops Not Endorsed for 2009	Coverage Option %	Price Option			
(Greenfeed)	50 - (60) - 70 - 80	Low	Base	(Var)	InSn
Gfeed Barley	(ADD CROP)				

Note: Greenfeed crops are selected separately and are all insured at the same coverage level. There is a tonnage guarantee for each crop. But for claim purposes, production from all insured greenfeed crops is totalled and offset.

TO ADD FORAGE ESTABLISHMENT on tame hay crops (including alfalfa, red clover, alfalfa/grass, grass), native forage or sweetclover acres to be seeded in 2010, **circle Add Crop**.

Example

Crops Not Endorsed for 2009	Coverage Option % 50-60-70-80	Price	Crop Information – Contract of Insurance terms apply to all crops
Forage Estab Benefit Option	(ADD CROP)		Establishment for alfalfa, alfalfa/grass and grass. Deductible applies.

Forage Rainfall Insurance Program

TO ADD, CHANGE OR DELETE a Forage Rainfall crop, draw a line through the pre-printed selection in the shaded area and print the desired Yes or No selection in the next column.

Example

IU Code	Description	Endorsed	
862	Tame Grazing	~~No~~	Yes
863	Native Forage	Yes	

TO ADD acres for insurance, provide the legal land description, forage type and number of established acres. Dollar coverage is determined by the soil zone of each pasture type and location. Select a weather station within 100 kilometres of the insured parcel from the stations listed in this Guide (page 76). Select a Monthly Weighting and Capping Percentage as seen in the chart below. There is no limit to the number of acres you may insure, but a minimum of 10 acres per legal land description is required. All of your forage acres do not need to be insured under this option.

TO CHANGE the number of acres, weather station, weighting code or capping per cent, draw a line through the preprinted selection and print the desired selection immediately above.

TO DELETE acres, draw a line through the pre-printed selection.

Note:
- Weather stations must be selected within 100 kilometres of the insured parcel.
- Land cannot be added or deleted after March 31.
- Only established acres are insurable.

Monthly Weightings

Code	April	May	June	July
1	30	30	30	10
2	10	40	40	10
3	10	30	30	30

Capping
125%
150%

Land Code	RM	Legal Land Description	Forage Type	Acres	Dollar Coverage	Weather Station	Weighting Code	Capping Per cent	Premium Per Acre
	#	NE-44-74-44W3	NATFOR	150		Meadow Lake	2	150	

For premium calculation scenarios, go to the Forage Rainfall Insurance Program premium and coverage "what-if" calculator at www.saskcropinsurance.com or contact your customer service office.

Corn Heat Unit Program

TO ADD Corn Heat Unit coverage, draw a line through No in the box below and print Yes in the next column. Circle your choice of coverage level.

Example

IU Code	Description	Coverage Per Acre 100 – 200 – 300	Endorsed	
881	Corn	100 – (200) – 300	~~No~~	Yes

TO CHANGE the coverage level, draw a line through the pre-printed selection and write the desired coverage immediately beside.

TO DELETE a Corn Heat Unit endorsement, draw a line through Yes in the box and print No in the next column.

TO ADD LAND ON A CORN HEAT UNIT ENDORSEMENT:

1. Provide the legal land descriptions of cultivated land you wish to insure under this program.
2. Indicate the number of acres of corn to be covered for each legal land description.
3. Select a weather station for each legal land description. Refer to the Corn Heat Unit Program weather station map on page 77.

Note:
- Maximum of one weather station per legal land description.
- Minimum 10 acres per legal land description required. All corn acres do not have to be insured under this program.
- Weather stations must be selected within 120 kilometres of the legal land description.
- All insured acres must be the same coverage level.
- No selections can be made or changed after March 31.

Example

RM	Legal Land Description	Acres	Weather Station Selection
999	NE-99-99-99W9	150	Kindersley

For premium calculation scenarios, go to the Corn Heat Unit Program premium and coverage "what-if" calculator at www.saskcropinsurance.com or contact your customer service office.

2010 Land Change and Acres Seeded Form

Report any land changes and forage (alfalfa, alfalfa/grass, grass, dehy or alfalfa seed), camelina, caraway, timothy hay, sweetclover, fall rye or winter wheat acres seeded last fall on this form. These crops are subject to an establishment inspection before they are eligible for coverage.

Note: Do not use this form to report your 2010 seeded acres with the exception of those fall crops above. You will be sent a 2010 Seeded Acreage Report in May to report your acres.

Refer to the Crop Codes section on page 108 for crop codes.

The seeded year is also required for forage, caraway and timothy hay crops. If you have multiple crops that require the seeded year and do not have enough room, enter the legal land description again at the bottom of the form and enter the appropriate acres and seeded year.

Note:
- All land owned and operated must be listed.
- Add new land to the contract prior to seeding the acres to avoid loss of liability.
- All land changes are subject to approval.

TO ADD land, list the RM, Quarter, Section, Township, Range and Meridian. Next, enter the total cultivated acres for that land description and any eligible summerfallow and acres that were too wet to seed in 2009.

In the land agreement area:

Note:
- If any land was rented, check the box and enter the type of rental agreement and date the agreement was made;
- If land was purchased, check the box and enter the name of the previous owner;
- If land was sold, check the box and enter the new operator, if known.

Example

Land Code	RM Qtr Sec Twp Rge Mer	Soil Class	Total Cult Acres	2009 SMF 900	Land Agreement
	51 NE 29 02 26 3		160	70	☒ Rent type: Written Mar. 15/09 ☐ Purchased/Landlord ☐ Sold/New Operator

TO DELETE land, draw a line through the land description. If you know the new operator, enter the name in the space provided.

Example

Land Code	RM Qtr Sec Twp Rge Mer	Soil Class	Total Cult Acres	2009 SMF 900
~~30~~	~~51 NE 29 02 26 3~~		~~160~~	~~70~~

TO MAKE CHANGES to cultivated or eligible acres, draw a line through the pre-printed acres and enter the new acres above.

Example

Land Code	RM Qtr Sec Twp Rge Mer	Soil Class	Total Cult Acres	2009 SMF 900
30	51 NE 29 02 26 3		160	80 ~~70~~

Note:
- The form will pre-print any multi-year crops that have acres already declared.
- A "U" will print after the crop code if the crop is NOT insured.

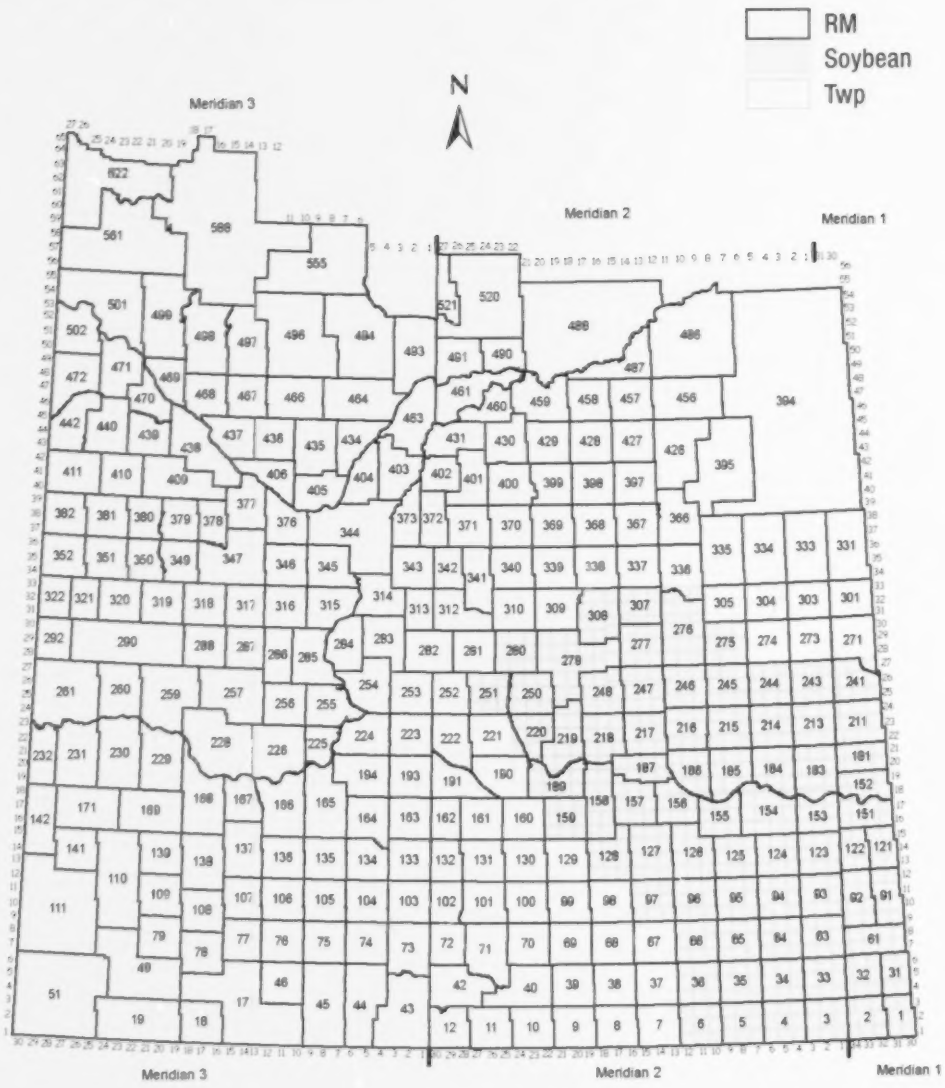
TO ADD ACRES seeded to forage (alfalfa, alfalfa/grass, grass, dehy or alfalfa seed), camelina, caraway, timothy hay, sweetclover, fall rye or winter wheat, enter the crop code (refer to Crop Codes section on page 108), land use (SMF, STB, IRR), seeded acres and seeded year/date (for applicable crops).

Example

Crop Code	Land Use	Seeded Acres	Seeded Year/Date
007	SMF	80	
033	STB	20	2008

For maps on insurable zones for dryland dry beans, Khorasan Wheat/Kamut®, sunflowers, small seed coriander, chickpeas, corn heat unit, plus Forage Rainfall Insurance Program coverage level map and eligible weather stations, see pages 67-77.

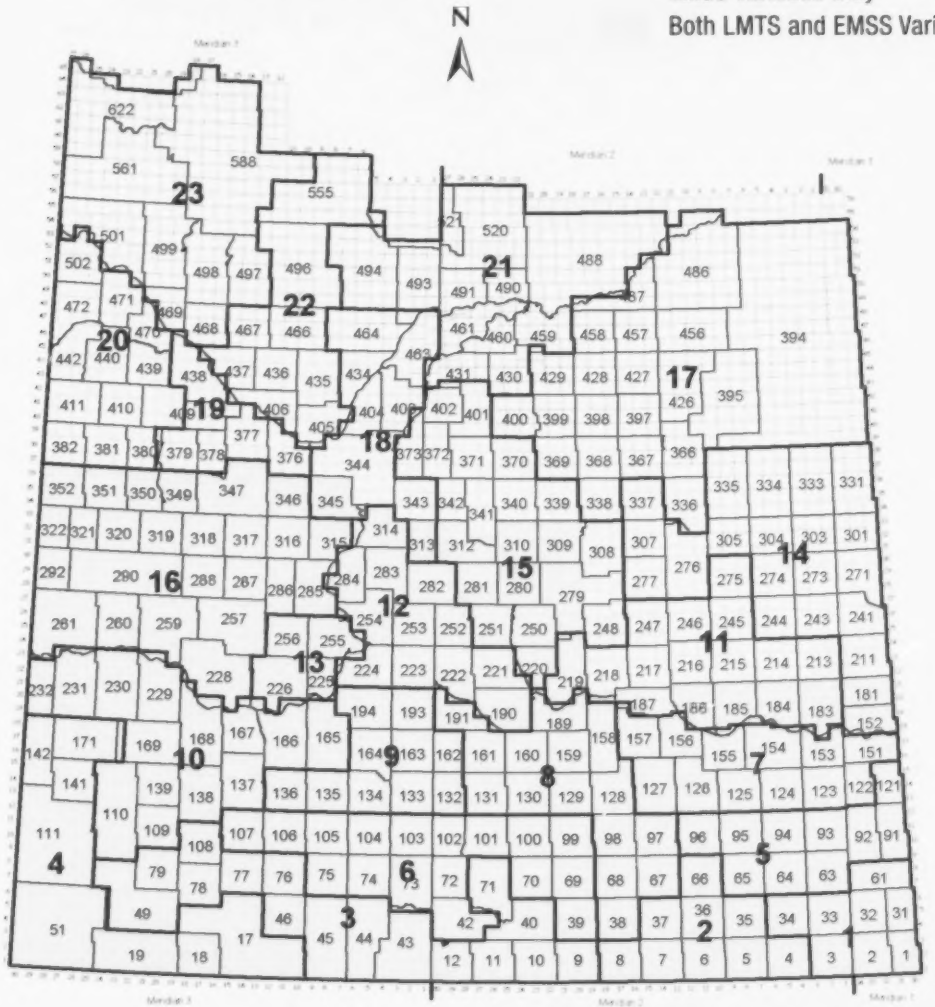
2010 Soybean Insurable Area



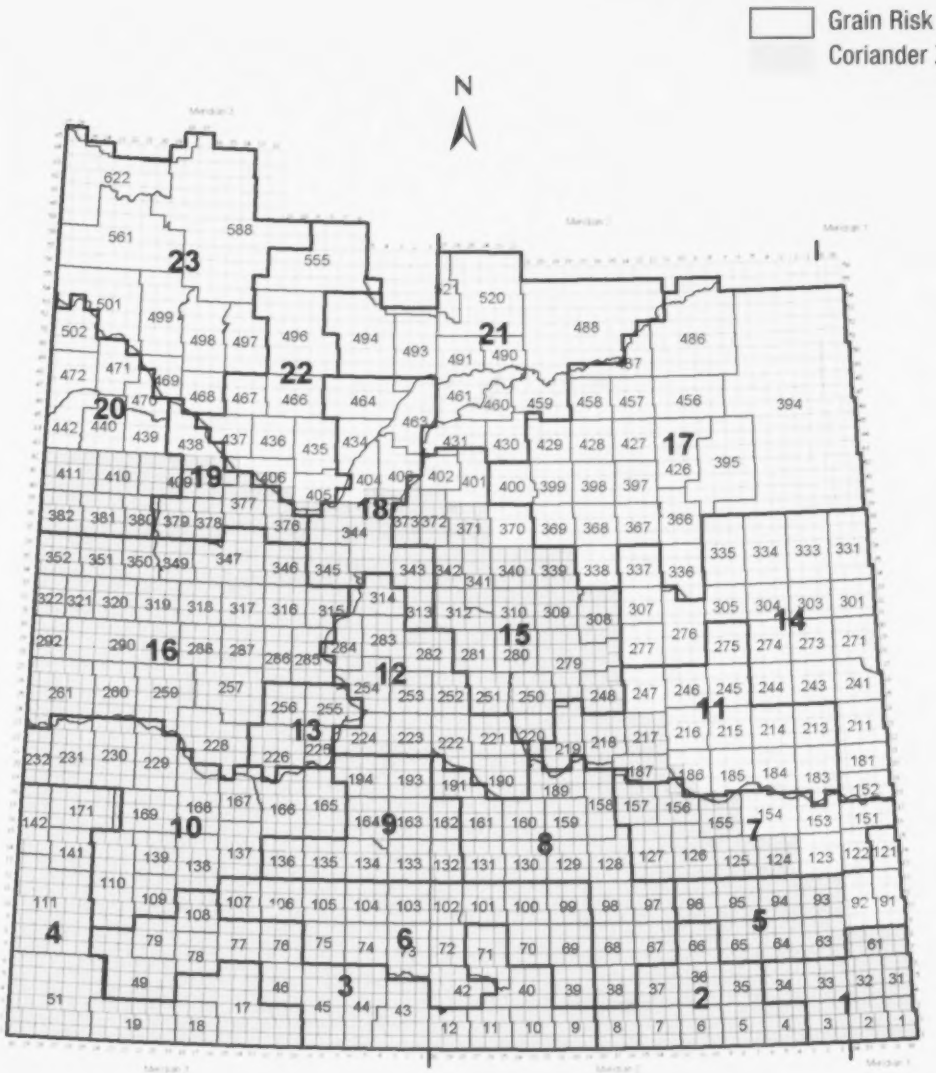
2010 Sunflower Insurable Area

LMTS – Late-Maturing Tall Stature
EMSS – Early-Maturing Short Stature

Risk Zone
EMSS Varieties Only
Both LMTS and EMSS Varieties



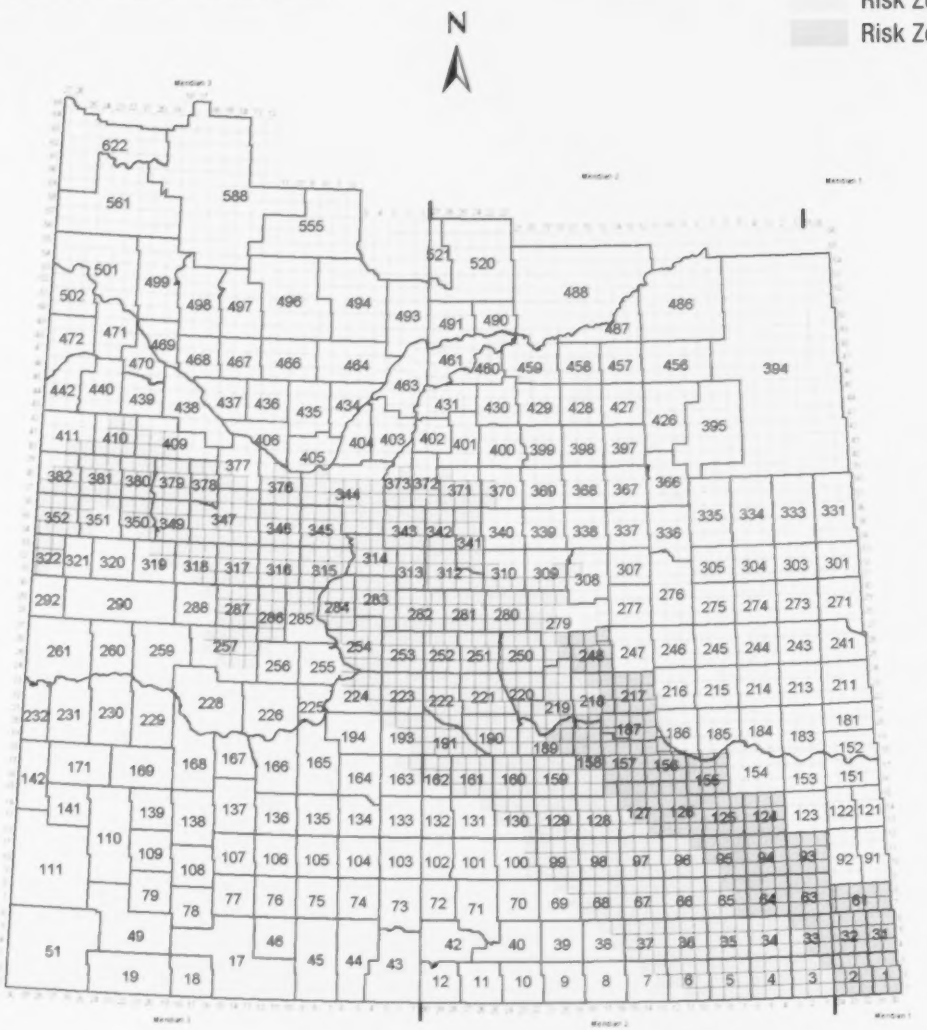
2010 Small Seed Coriander Insurable Area



2010 Chickpea Insurable Area

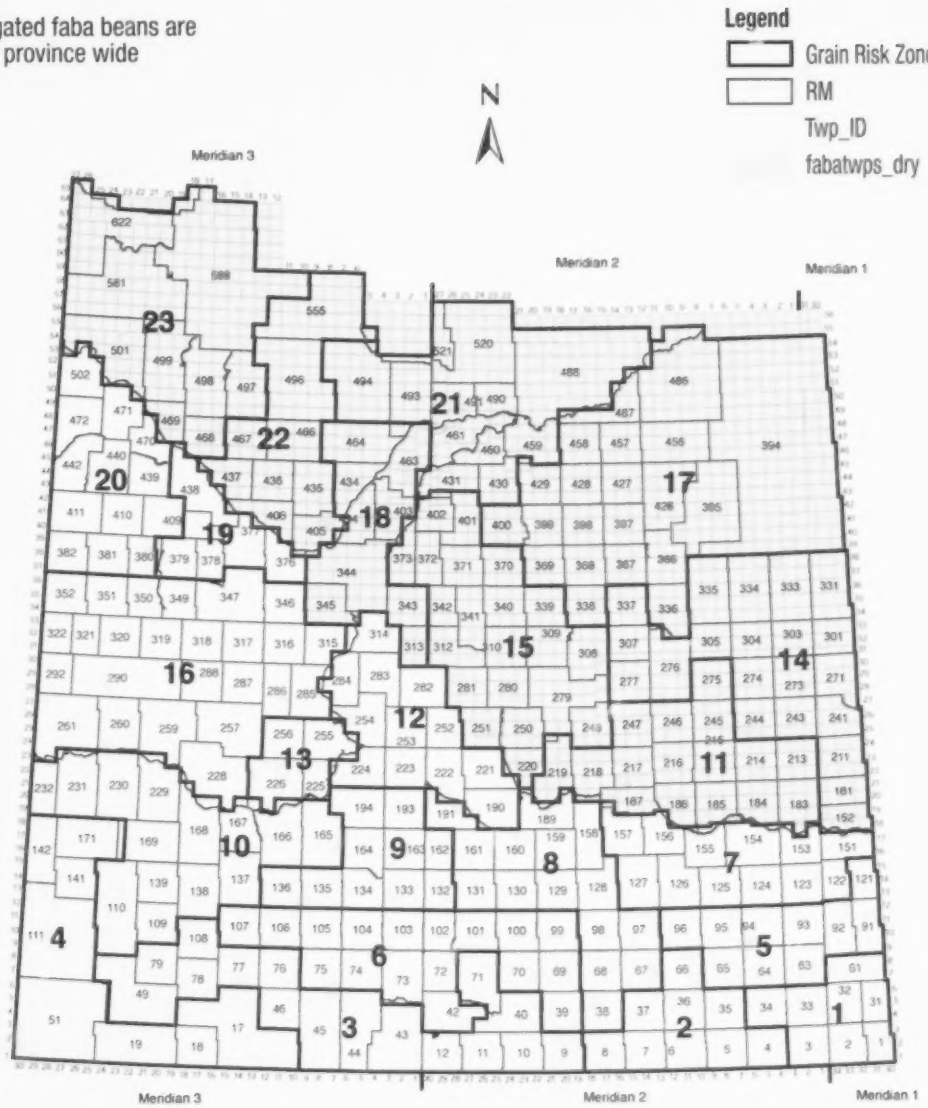
For details on insurable chickpea zones,
contact your local customer service office.

Risk Zone 1
Risk Zone 2
Risk Zone 3

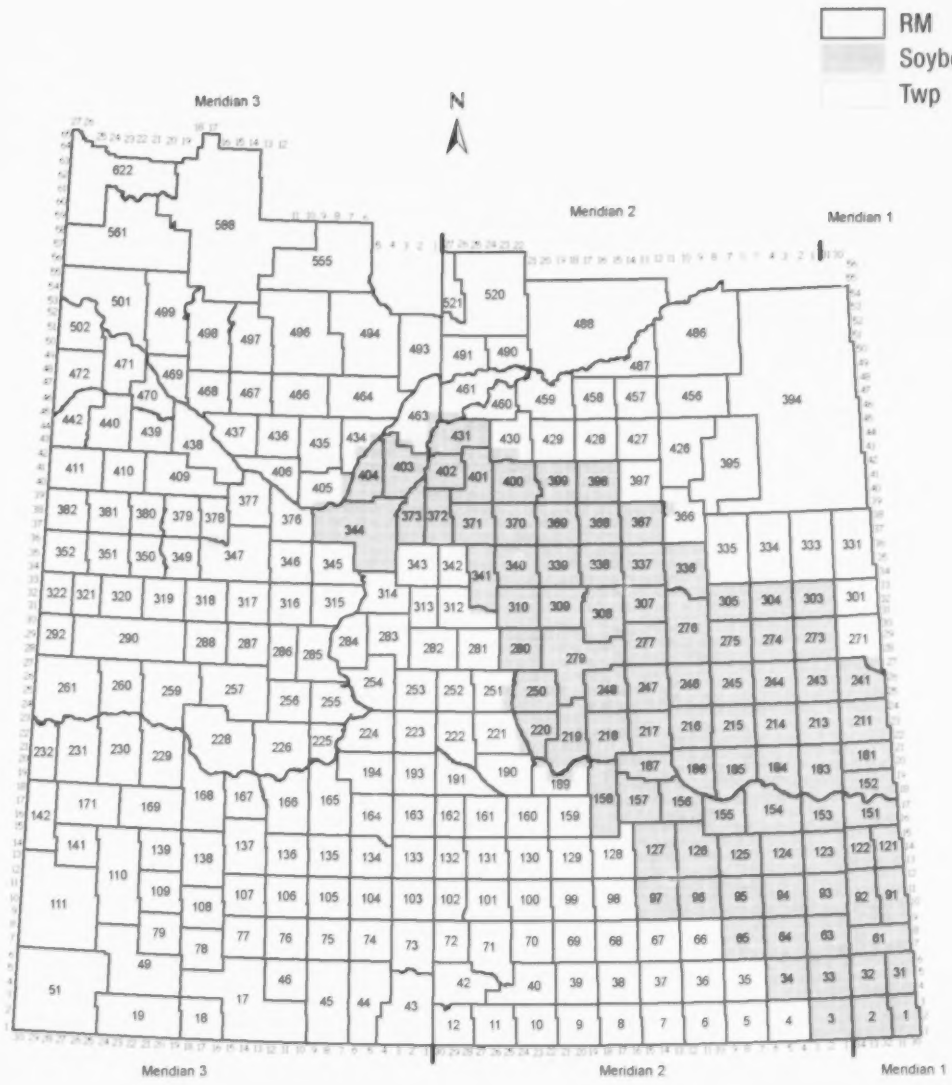


2010 Dryland Faba Bean Insurable Area

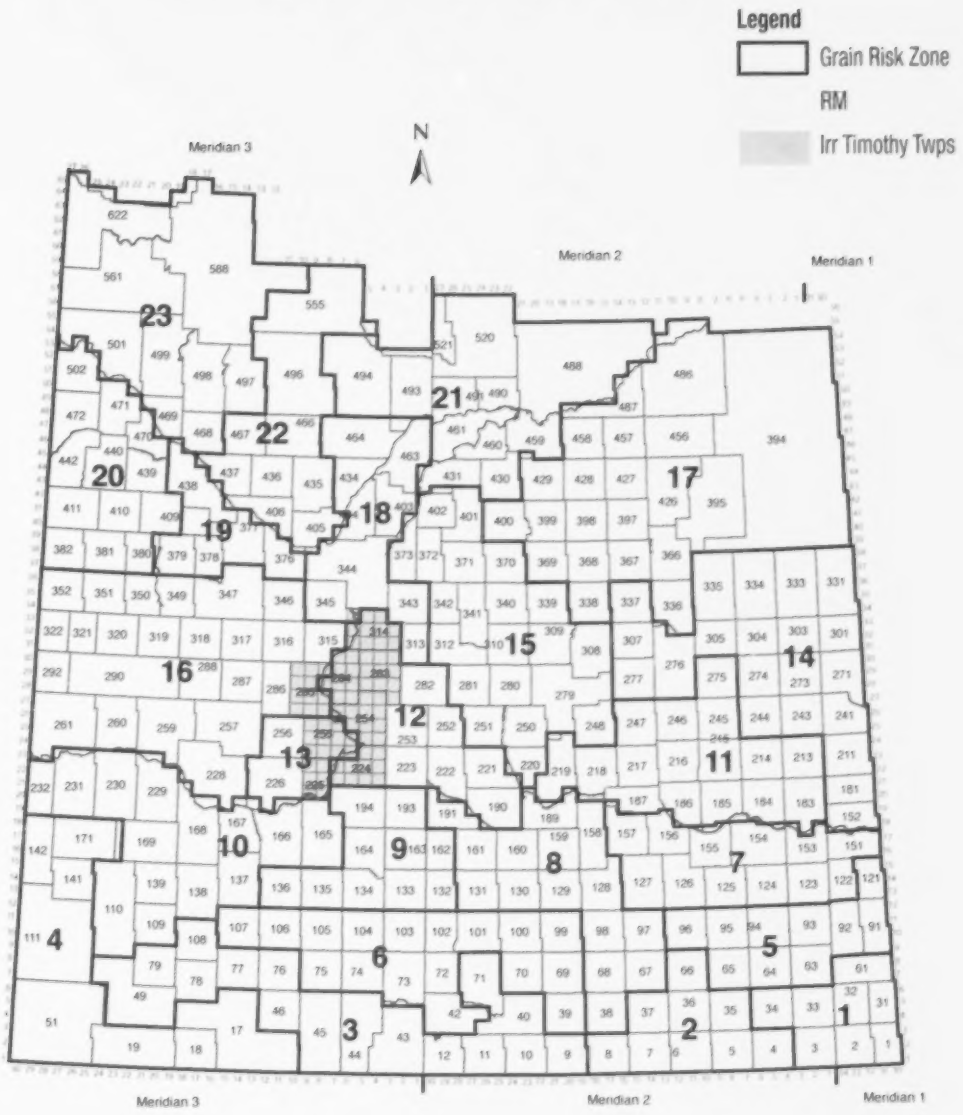
Note: Irrigated faba beans are insurable province wide



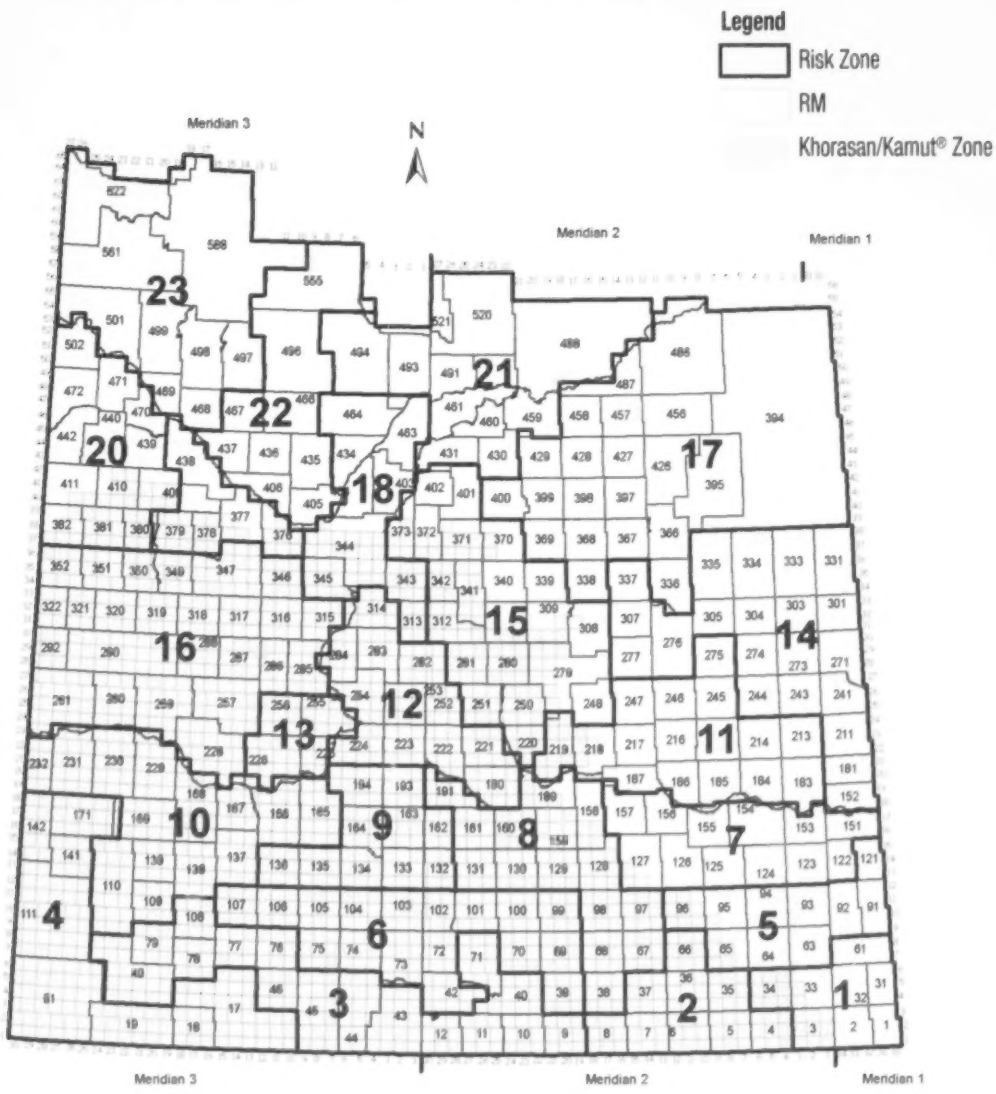
2010 Dryland Dry Bean Insurable Area



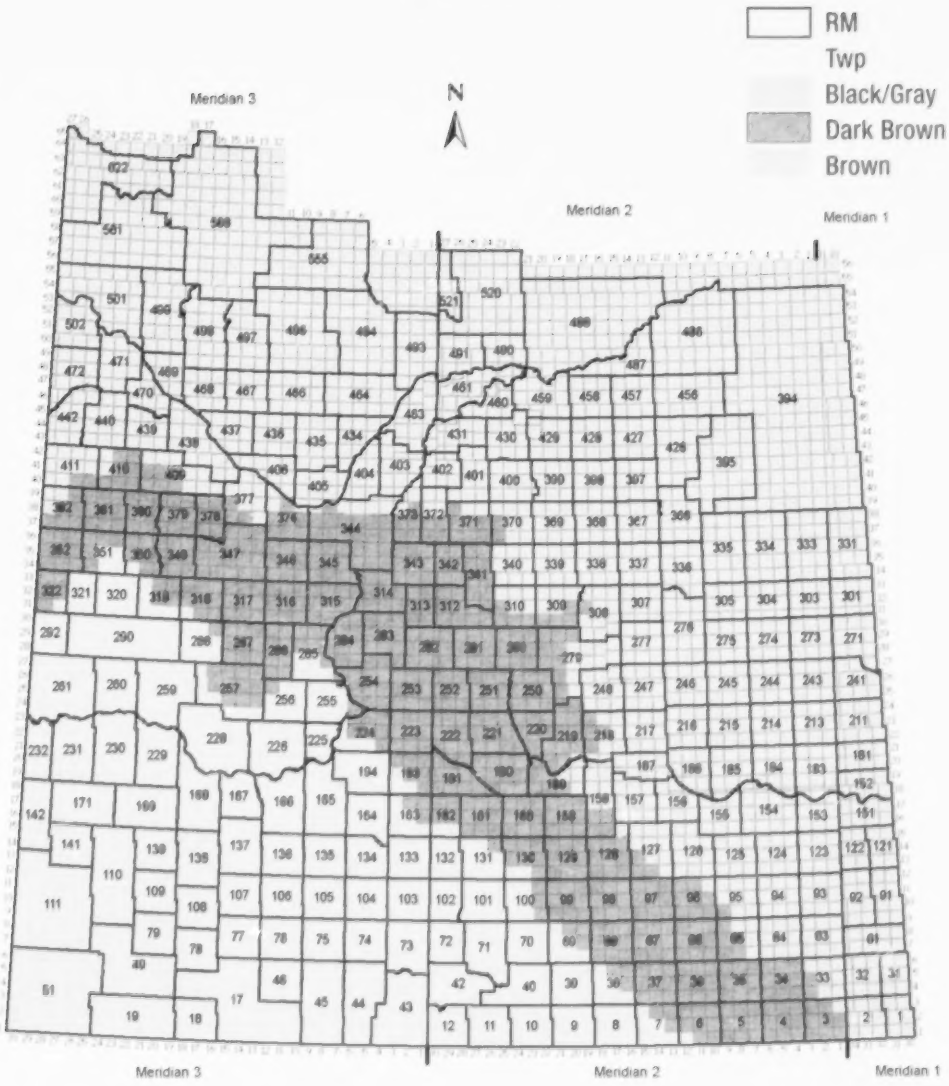
2010 Irrigated Timothy Hay Insurable Area



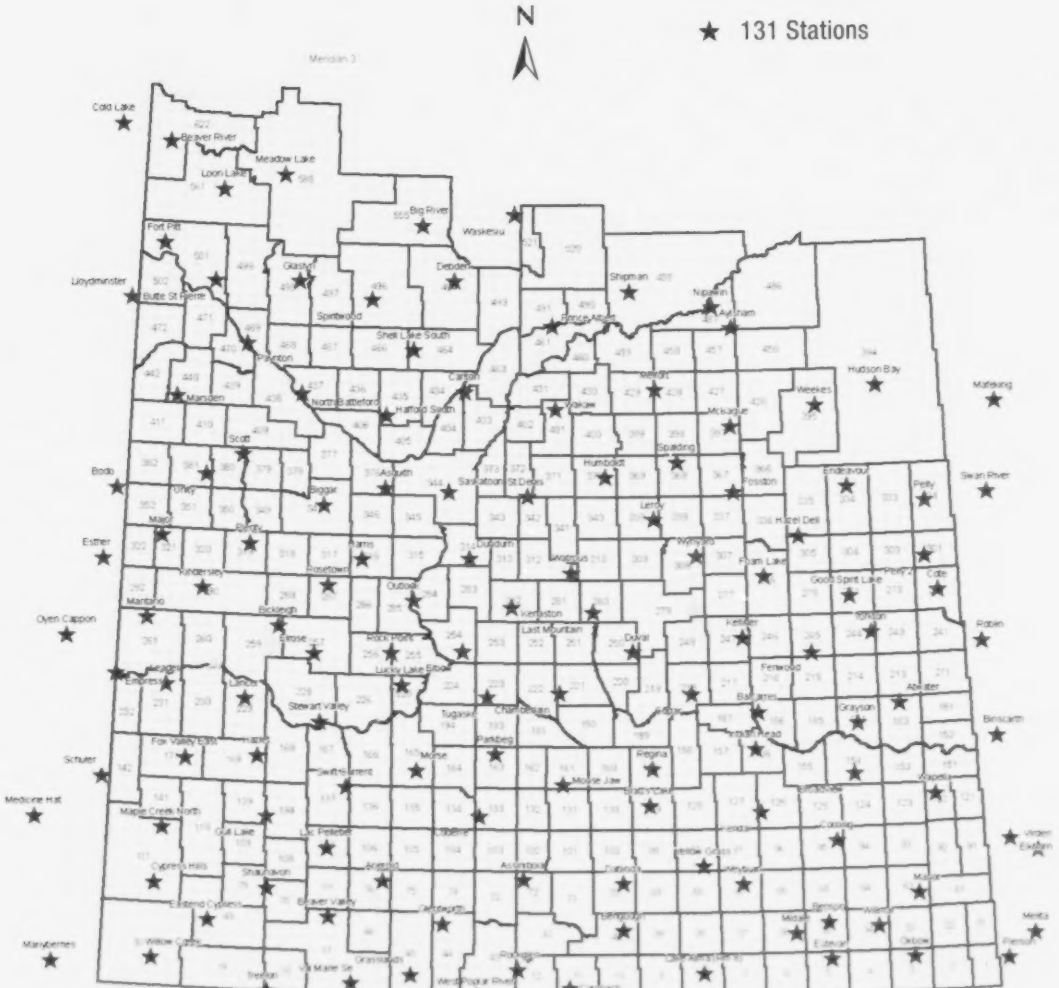
2010 Khorasan Wheat/Kamut® Brand Grain Insurable Area



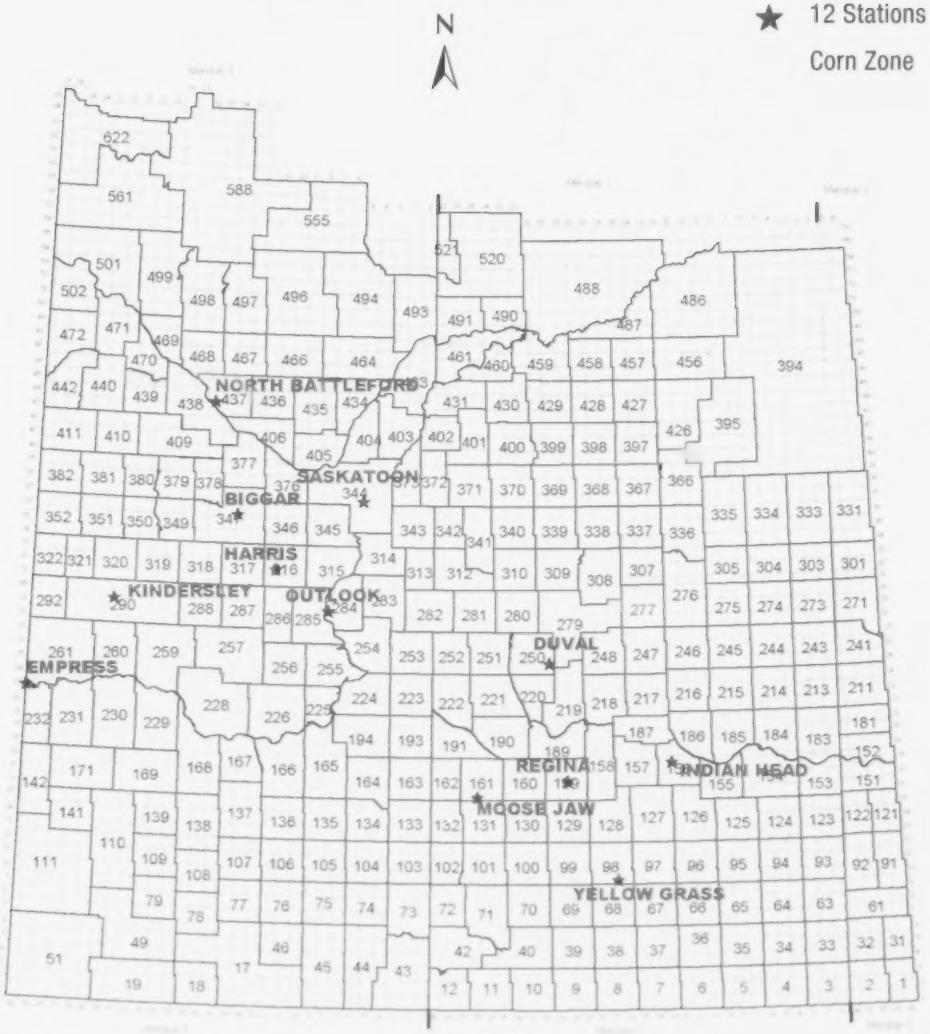
2010 Saskatchewan Soil Zones



2010 Forage Rainfall Insurance Program Eligible Weather Stations



2010 Corn Heat Unit Insurable Area



CropInsurance

Contract Number	Crop Year	Home RM	Ver	Page	Date	Form ID	Contact Information
1	2010 (2)	3	4	1 of 1 (5)	6	7	www.saskcropins

THE CUSTOMER
PO BOX 99 (9)
ATTICA SK S0D 0X0

(10) Telephone Number: (306) 555-1234
(11) Home Quarter: SW 23 36 01 2
(12) Power of Attorney:

Land Currently Operated							Total Cult. Acres	2009 SMF	Crop Name	2010 SMF	(19)			
Land Code	Rm	Qtr	Sec	Twp	Rge	Mer		900	Code	900				
(14)	(15)	(16)					(17)	(18)	SMF					
									STB					
									IRR					
								(21)	Variety					

(22)	Page Totals			Totals	
(23)	Grand Totals			Totals	
(24)	Last Seeding Date / crop				

Canada

Government of Saskatchewan

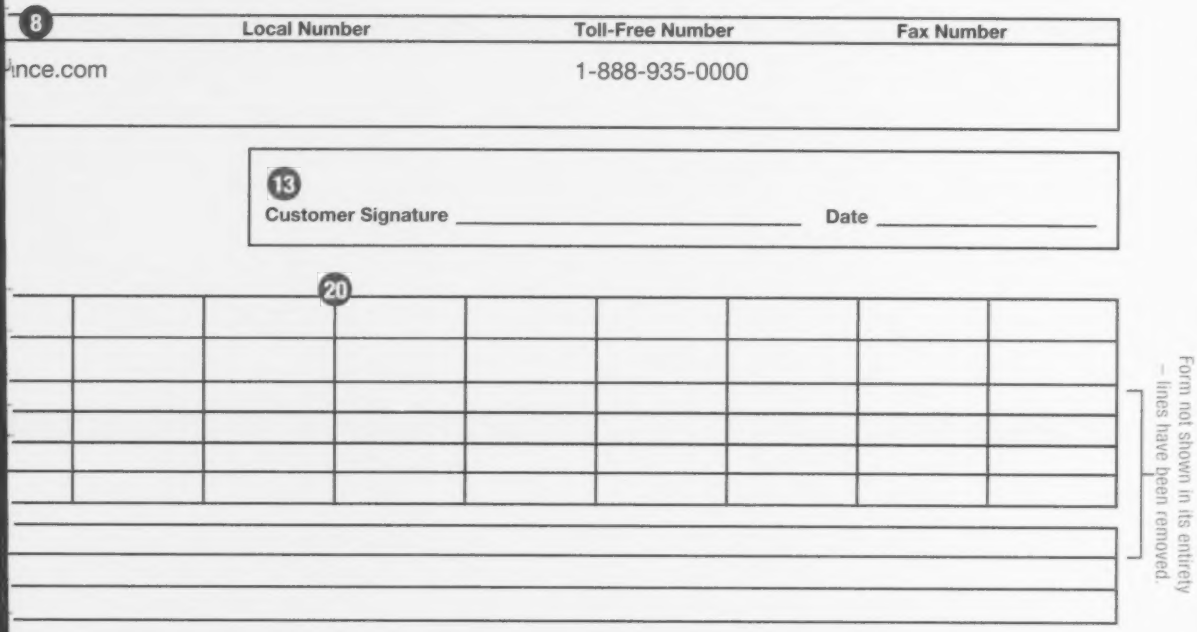
SCIC
SASKATCHEWAN CROP INSURANCE CORPORATION

Growing Forward

2010 Seeded Acreage Report

As a Crop Insurance customer, you are required to report all seeded acres (whether insured or uninsured) including crop variety and seeding date, any 2010 summerfallow, and acres too wet to seed. The accurate completion of these reports is a benefit to you as the information you provide is used to calculate your level of insurance and process any claims you may have. **As a condition of your contract of insurance, all acres, whether seeded to insured or uninsured crops, must be reported by June 25, 2010. Reports received later than June 25 may be assessed a penalty.**

Seeded Acreage Report



Pre-Printed Information

1. Customer contract number
2. Most recent crop year
3. Home rural municipality
4. Most recent version of your Seeded Acreage Report
5. Indicates which page of how many
6. Date Seeded Acreage Report was printed
7. For internal use
8. a) Customer service office
   b) Phone number
   c) Toll-free phone number
   d) Fax number
9. Customer name and address
10. Customer phone number
11. Home quarter
12. Power of attorney (if applicable)

Customer Completed Information

13. Customer signature and date Seeded Acreage Report is completed. Please sign and date the form if submitting by mail, fax or in person.
14. Land code – the numerical order of your current land as recorded at SCIC (may be pre-printed). SCIC will assign the land code if you are adding land.

(continued on next page)

15 Rural municipality where land is located.

16 Legal land description.

Note: Bi-annual and perennial acres are pre-printed; however, management information is still required for these acres.

As part of the SCIC Crop Insurance contract, producers must list all land they own and operate. All land changes should be made early to avoid loss of liability. All additions or deletions are subject to approval. Field checks may be required to determine liability.

Land additions or deletions should be made as soon as you are aware of the change. Land can be added to your contract on the Seeded Acreage Report, but the crops on those acres must have been endorsed by March 31, 2010, to be insurable. These acres may not be eligible for insurance if damage occurs before you notify SCIC or complete your Seeded Acreage Report.

Land rental or sale arrangements may be required to verify land changes.

- To make a correction, draw a line through the item you wish to change and write the new information directly below it.
- To remove land you no longer operate, draw a line through the entire land description.
- To add land, print the legal land description for each quarter and the total cultivated acres on that land in the blank spaces provided.
- All land owned and operated must be listed.
- All land changes are subject to approval.

Land changes may not be eligible for insurance if damage occurs before you notify SCIC or complete your Seeded Acreage Report.

17 You must account for the total cultivated acres for each legal land description. All insured and uninsured crops, including tame hay, summerfallow, greenfeed, unseeded acres (too wet to seed) and diversification acres, must add up to the total cultivated acres on each legal land description.

18 This column is pre-printed with the acres that you declared as summerfallow in 2009. Acres seeded on summerfallow in 2010 cannot exceed the acres reported as summerfallow in the 2009 SMF column.

19 List the number of acres you have as summerfallow for 2010 (crop code 900).

Note: Crops that were not endorsed by March 31, 2010, or endorsed but not seeded by the recommended seeding deadline are not eligible for insurance but must still be entered in your Seeded Acreage Report.

20 Crop codes are pre-printed for all insured crops. Indicate the number of acres seeded to summerfallow, stubble, and irrigation for each of these crop codes.

21 List the crop variety by quarter.

22 Total seeded acres per insured crop per page.

23 The grand total of acres listed on the last Seeded Acreage Report page.

- You must report all acres that are underseeded to another crop and the name of the crop.
- Acres that SCIC has measured using Global Positioning Systems are designated as GPS. These cultivated acres cannot be changed without the approval of your customer service office manager.

24 Last seeding date per crop.

Reporting Forage Acres

- New tame hay, sweetclover or dehy acres reported on your Land Change and Seeded Acres Form before March 31, 2010, have been pre-printed on your Seeded Acreage Report form. All new forage acres will be inspected to determine establishment. If you have rejuvenated forage acres, contact your customer service office.
- Greenfeed crops are reported with the appropriate crop code. (For example: greenfeed barley is 603, greenfeed oats is 604).
- Do not use code 640 for insured tame hay acres. Sweetclover, alfalfa, alfalfa/grass, grass and alfalfa seed insured in 2010 must be added under the appropriate code as listed on the Insurable Crops sheet.

Note: The deadline for seeding greenfeed acres is June 30. If your greenfeed acres are not seeded at the time the Seeded Acreage Report is submitted, they are to be reported as summerfallow. When seeding is complete, contact your customer service office to amend your Seeded Acreage Report. Greenfeed acres must be reported by July 5.

Forage Rainfall Insurance Program Acres

- Legal land descriptions for tame grazing acres will appear on your Seeded Acreage Report.
- Acres from these quarters have already been accounted for and do not have to be reported again.
- Acres insured as native grazing will not appear on your Seeded Acreage Report and do not have to be reported, as they were captured before March 31, 2010.

How to File Your Seeded Acreage Report and Stored Grain Declaration

- Mail
- Phone
- Fax
- Online via CropConnect**
- Office visit

Note: Always provide your contract number when contacting SCIC.

** Not available for filing Stored Grain Declarations. For more information, visit SCIC's website at www.saskcropinsurance.com. Blank forms are available at www.saskcropinsurance.com under Forms. If you require assistance to complete your report, contact the toll-free customer service line listed at the top of your Seeded Acreage Report form.

Your Seeded Acreage Report Checklist

- Have you included all acres and land that you own and operate in this report (insured and uninsured)?
- Do your reported acres match your total cultivated acres?
- Have you accurately reported acres intended for summerfallow in 2010? (Crop Code = 900)
- Have you accurately reported 2010 seeded acres that are eligible for summerfallow coverage in 2010?
- Have you reported all underseeded acres?
- Have you reported your crop varieties and seeding dates?

CropInsurance

Stored Grain Declaration

Contract Number	Crop Year	Home RM	Ver	Page	Date	Form ID
1	2010 (2)	3	4	1 of 1 (5)	6	7

8 THE CUSTOMER
PO BOX 99
ATTICA
SK
S0D 0X0

Telephone Number:
Home Quarter:
Power of Attorney:

Contact Information 9	Local Number 10	Toll-Free Number 11	Fax Number 12
www.saskcropinsurance.com		1-888-935-0000	

The following is a declaration of **all** gross stored grain as of today:

- On your farm or elsewhere in bins or piles
- In condos or elevators
- In other storage facilities or locations (for example: barns, sheds, at another farm site, etc.)

- **Please check your bins for accurate volumes prior to reporting.**
- **Please declare what will be used, sold or fed, prior to harvest and if you will be covering with new crop production.**

Stored grain <u>not</u> reported will be considered new crop production in the event of a yield-loss claim. If production is mixed with any other producer, yield-loss claims will be pro-rated.

Metric: 13 (kilograms) ☐	Imperial: (bushels) ☐

14 Crop Name	15 Estimated Gross Amount	16 Amount that will be sold prior to harvest	17 Amount that will be fed prior to harvest	18 Will any of this be covered with new production? (Y/N)

All stored grain information provided to SCIC is confidential. The Corporation does not share or sell individual information to any other party.

THIS FORM IS TO BE RETURNED BY JUNE 25.

NOTE: Additional forms are available from your customer service office or visit www.saskcropinsurance.com under Forms. If the above reported stored grain changes, call your customer service office.

19 **Customer Signature** _____ **Date** _____

Canada

Government of Saskatchewan

SCIC

Growing Forward

Your Stored Grain Declaration

As a Crop Insurance customer, you are required to report all stored grain on the separate Stored Grain Declaration form enclosed with your Seeded Acreage Report package. Your completed Stored Grain Declaration must be submitted to SCIC by **June 25** with your Seeded Acreage Report.

Reporting Stored Grain

On your Stored Grain Declaration form, provide estimated gross amount of stored grain on your farm or elsewhere. This includes grain stored in bins or piles, elevators or in other storage facilities. Please check your bins for accurate volumes prior to reporting. **SCIC may verify stored grain reports, so it is important to ensure your records are accurate.**

Pre-Printed Information

1. Your contract number
2. Crop year
3. Home rural municipality
4. Most recent version of your Stored Grain Declaration
5. Indicates which page of how many
6. Date report was printed
7. For internal use
8. Customer name and address/Customer phone number/Home quarter/Power of attorney (optional)
9. Customer Service Office
10. Phone number
11. Toll-free phone number
12. Fax number

Customer Completed Information

13. Check off the appropriate box indicating whether you are reporting in metric or imperial.

Note: You can report both insured and uninsured stored grain.

14. List the crop name or code of the grain in storage.

    Example: Hard Red Spring Wheat

15. Provide the total estimated gross amount of grain in storage.

For each crop, please answer the following questions:

16. Amount that will be sold prior to this year's harvest.
17. Amount that will be fed prior to harvest.
18. Will this be covered with new production?
19. Customer signature and date Stored Grain Declaration was completed.

Additional forms are available at your customer service office.

Reminder: Stored grain not previously reported will be considered new production in the event of a yield-loss claim. If your production is mixed with that of any other producer, either in sales or storage, yield-loss claims will be pro-rated. All stored grain, whether the crop is insured in the current year or not, should be reported.

Note: This form is subject to change.

CropInsurance

Statement of Crop Insurance and Invoice

Contract Number	Crop Year	Home RM	Ver	Page	Date	Form ID
1	2010 (2)	3	4	1 of 1 (5)	6	CICR001 (7)

Payment Due
9 $6,641.61

Amount Paid # Different Than Payment Due

8 CUSTOMER NAME
PO BOX 99
ATTICA SK

S0D 0X0

Payment can be made:
* by using the telebanking or internet service provided by your financial institution
* at your financial institution or customer service office
* by returning this portion with you remittance (payable to Sask. Crop Insurance) to Box 3000, Melville S0A 2P0

Contact Information (10)	Local Number	Toll-Free Number	Fax Number
www.saskcropinsurance.com		1-888-935-0000	

Contract Number	Crop Year	Home RM	Ver	Page	Date
11	2010 (12)	13	14	1 of 1 (15)	16

CROP INSURANCE COVERAGE AND PREMIUMS SUMMARY (See reverse for detail)

17 Crop	18 Total Acres	19 Cov. Opt.	Prod. Guarantee 20 KG/BU	21 Avg Soil Class	22 Customer Yield SMF	STB	IRR	23 Price KG/BU	24 Premium Customer	Total
Wheat – HRSW	414	80%	279895	H	872	832		.195	4556.26	11390.66
			10284	H	32.0	30.6		5.3068		
Barley	25	80%	17750	H	946	937		.150	213.10	532.75
			815		43.5	43.0		3.2658		
Ped Hrspwh	55	80%	37015	H	856	808		.234	757.46	1893.65
			1360		31.5	29.7		6.3681		
Ped Fld Peas	18	80%	9522	H	707	693		.255	210.24	525.60
			349		26.0	25.5		6.9396		
*Diversification 25						Total Insured Acres:		512		
						Acres Eligible For Diversification:		154		
						Diversification Seeded Acres:		260		
						Diversification Allowed Acres:		154	1725.42	4313.54

31 As of this statement date your reported Stored Grain is as follows:
Wheat - HRSW 3100.0 Bu
Oats 1500.0 Bu

Important:
Please check the details of your statement of insurance for any errors. Notify your customer service office immediately if amendments are required. Amendments resulting in an increase in liability may not be granted if damage has occurred.

Imperial units are for reference only.

Payment is due and payable upon receipt of this statement. Interest will be charged at the quarterly rate of RBC prime plus 30 2% , on any outstanding balance as of 31Oct 2010 .

STATEMENT OF CROP INSURANCE AND INVOICE

26 Total Premium	18656.20
27 Total Government Premium	11193.72
Less Experience Discount of 11 %	-1231.31
Government of Canada Portion	5977.45
Government of Saskatchewan Portion	3984.96
28 Customer Premium	7462.48
Less Experience Discount of 11 %	-820.87
Customer Net Premium	6641.61
29 Amount Due This Invoice	$6641.61

Canada Government of Saskatchewan SCIC Growing Forward

How to Read Your Statement of Insurance

1. Contract number
2. Crop year (2010)
3. Customer's home rural municipality
4. Most recent version of Your Statement of Insurance
5. Indicates which page of how many
6. Date statement was printed
7. For internal use
8. Customer name and address
9. Customer portion of premium due
10. Customer service office contact information
11. Customer contract number
12. Crop year for which statement is issued
13. Customer's home rural municipality
14. Version number
15. Indicates which page of how many
16. Date statement was issued
17. Crops insured
18. Total acres seeded to each crop
19. Coverage option selected for each crop
20. Production guarantee (kg & bu) – coverage is long-term individual yield x acres
21. Long-term average soil class (average of all soil classes for that crop)
22. Customer yield – long-term individual yield on each land use (summerfallow, stubble, irrigation)

    Note: A customer's individual yield is reflected in this column
23. Insured price selected for each crop
24. Premium – customer portion and total premium (including governments' portions)
25. For reference on the calculation of the Diversification Option, see page 22.
26. Total premium including government and customer portion
27. Government premium less experience discount/surcharge (federal and provincial portion)
28. Customer portion of premium with experience discount/surcharge applied
29. Customer premium due
30. Payment due date (interest will accrue starting October 31 – see page 31 for more details)
31. Stored grain reported to date

CROP INSURANCE COVERAGE AND PREMIUMS - DETAIL

Contract Number	Crop Year	Home RM	Ver	Page	Date	Form ID
	2010			1 of 1		CICR0001

Contact Information	Local Number	Toll-Free Number	Fax Number
www.saskcropinsurance.com		(888) 935-0000	

1 Crop	2 RM	3 QTR	4 SEC	5 TWP	6 RGE	7 M	8 Soil Class	9 RZ or FZ	10 Acres	11 Cust Yield	12 Cov Yield kg/bu	13 Guarantee kg/bu	Customer Premium Per Acre 14	Customer Premium Total 15
Wheat - HRSW	999	NW	09	09	9	9	G	10	ST 121	865	692	83732		
										31.8	25.4	3076	11.48	1388.60
	998	NE	09	09	9	9	G	3	ST 25	794	635	15875		
										29.2	23.3	583	10.68	266.90
	998	NW	09	09	9	9	G	3	SM 118	834	667	78706		
										30.6	24.5	2892	10.68	1259.77
	999	NE	09	09	9	9	G	1	SM 51	872	698	35598		
										32.0	25.6	1308	11.07	564.67
									ST 49	832	666	32634		
										30.6	24.5	1199	11.07	542.53
	999	SE	09	09	9	9	F	10	SM 50	834	667	33350		
										30.6	24.5	1225	10.68	533.80
Barley	999	SW	09	09	9	9	G	10	ST 25	887	710	17750		
										40.7	32.6	815	8.52	213.10
Red Clover S 2006	999	SW	08	08	9	9	H	10	ST 93				.00	0.00
	999	SE	08	08	9	9	F	10	ST 25				.00	0.00
2006	999	SW	07	09	9	9	G	10	ST 30				.00	0.00
2006	998	NE	08	09	9	9	G	1	ST 35				.00	0.00
2006	999	SW	07	08	9	9	H	10	ST 75				.00	0.00
2007 Hemp	999	NE	09	09	9	9	G	10	ST 2				.00	0.00
Ped Hrspwh	998	NW	09	09	9	9	G	5	ST 55	841	673	37015		
										30.9	24.7	1360	13.77	757.46
Ped Fld Peas	999	SE	09	09	9	9	G	5	ST 18	661	529	9522		
										24.3	19.4	349	11.68	210.24

How to Read Your Statement of Insurance

Coverage and Premium Detail (page 2)

1. Insured crop
2. Rural municipality
3. – 7 Legal land description
8. Soil class for quarter of land where crop is grown
9. Risk zone or forage zone
10. Acres seeded (stubble or summerfallow)
11. Customer yield is the long-term individual yield
12. Coverage yield at coverage level selected (in this case 70 per cent)
13. Guarantee – bushel guarantee = acres x coverage yield (16.8)
14. Premium cost per acre (before experience discount/surcharge)
15. Premium cost x number of acres seeded to that crop (before experience discount/surcharge)

Why Complete Your Production Declaration?

The data collected from the Production Declaration and Seeded Acreage Report are integral in the development of enhanced insurance program options. Examples include separate coverage for identity-preserved canola, hard white spring wheat, distinct market classes of lentils (large green, other, and red) and chickpea (Desi, large and small seed Kabuli), as well as mustards (brown, yellow and oriental). The information gathered by SCIC is also used to create a summarized Farm Management Package that you can review and use as a tool to compare how your farm did on particular crops and/or varieties.

Your personalized Farm Management Package is intended to help you make more informed farm management decisions by helping you to plan crop rotations, set budgets and compare crop performance with other risk zones. The package contains a five-year historical report on yields by crop variety, and a historical individual field report listing your seeded acres, varieties, seeding dates, yields, and fertilizer and herbicide use. Individual confidentiality is strictly maintained.

Collecting management information from all customers will provide a more extensive database that will give SCIC the ability to develop and deliver effective and innovative insurance programs in the future.

How to Complete Your Forage Production Declaration Form

Forage Declaration Form

Land Code	Rm	Qtr	Sec	Twp	Rge	Mer	Forage Type	Land / Seeded Use	Year	Acres	Cut #	Bale Type Round Square	Number Of Bales	Bale Weight (lbs)
7	999	SW	99	99	99	3	ALFALFA	1-	1999	160				
1			2				3	4		5	6	7	8	9

Pre-Printed Information

1. The numerical order of your current land as recorded at SCIC
2. Rural municipality and legal land description where insured forage crop is located
3. Forage type seeded
4. Land use and/or the year the forage crop was seeded
5. The number of acres seeded to that forage crop on that field

Customer Completed Information

6. Indicate the cut number (1st or 2nd) or "T" for total production
7. The bale type (round or square)
8. Report the total number of bales for that cut/field/bale type
9. Estimate the bale weight in pounds or report total production for that field

You may use your declaration form to register any claims. At the bottom of the form you may indicate Yes to register a claim on any crops that are near or below your production guarantee.

How to Complete Your Production and Organic Production Declaration Forms

Production Declaration Form

Fertilizer Use: Actual lbs/ac

Land Currently Operated													
Land Code	Rm	Qtr	Sec	Twp	Rge	Mer	Land Use	Variety	Seeding Date dd/mm	N	P	K	S
(1) CROP: 003 Barley													
011 (2)	999 (3)	SW (4)	99	99	99	3	ST (5)	UNKNOWN (6)	05/06 (7)	74 (8)	20	13	0

(17) Crop Locations: ☐Sold ☐Fed ☐Storage

(18) Cause of Loss: ☐Drought ☐Excess Moisture ☐Insects ☐Frost ☐Other _____

Organic Production Declaration Form

Fertilizer Use: Actual lbs/ac

Land Currently Operated													
Land Code	Rm	Qtr	Sec	Twp	Rge	Mer	Land Use	Variety	Seeding Date dd/mm	N	P	K	S
(1) CROP: 704 Org Oats													
005 (2)	999 (3)	SW (4)	99	99	99	3	ST (5)	UNKNOWN (6)	02/06 (7)	(8)			
006	999	SW	99	99	99	3	ST	UNKNOWN	27/05				

(17) Crop Locations: ☐Sold ☐Fed ☐Storage

(18) Cause of Loss: ☐Drought ☐Excess Moisture ☐Insects ☐Frost ☐Other _____

(1) Insured crop

(2) The numerical order of your current land as recorded by SCIC

(3) Rural municipality where land is located

(4) Legal land description for each parcel of land seeded to the indicated crop

(5) This column indicates the acres that you declared as seeded summerfallow, stubble or irrigation on your 2010 Seeded Acreage Report

(6) Crop variety seeded

(7) Date the crop was finished seeding

Both organic and conventional production declaration forms are the same. If you are completing the declaration for organic crops, sections 8 - 10 will be shaded and you need not complete them.

(8) Fertilizer use in actual lb/acre of each nutrient:
N – Nitrogen, P – Phosphorus,
K – Potash, S – Sulfur

Herbicides	# of Apps	Fungicide/Insecticide	# of Apps	Acres	Net Yield/Acre	Unit	Grade	Production Amount
12 Production Guarantee: 33,480 kg 1,537.8 bu								
MCPA ESTER PUMA	1 1			45				
9		10		11	13	14	15	16
19 Total Declared Production:								

Herbicides	# of Apps	Fungicide/Insecticide	# of Apps	Acres	Net Yield/Acre	Unit	Grade	Production Amount
12 Production Guarantee: 68,716 kg 4,456.0 bu								
				141				
9		10		11	13	14	15	16
				80				
19 Total Declared Production:								

9 Herbicide use and the number of applications

10 Fungicides and/or insecticides used and the number of applications

11 Total acres seeded to that crop on land listed

12 Your production guarantee in both bushels and kilograms for all insured acres of that crop

13 Your net yield per acre is your total yield per acre for each legal land description adjusted for dockage and test weight. Include all production, whether it was sold, fed or still in storage

14 Please report the unit of measure you are reporting in (kg/bu/lb)

15 Indicate the lowest grade of harvested production for each legal land description

(continued on next page)

16 Total amount of production per legal land description

17 Please indicate if the crop listed is used as feed, has been sold or stored

18 Please indicate the cause of loss if the crop has suffered a loss

19 Sum your total production by crop

Important Production Declaration Information

The deadline to submit your Forage Production Declaration Form and register any claims is September 30.

The deadline to submit production information and register all post-harvest annual crop claims is November 15. You may submit your production information by telephone, fax, mail, office visit or through CropConnect.

For more information regarding late filing of any post-harvest claim, forage or annual crop, see the Claims section of this Guide.

SCIC staff randomly verify production declarations. All production reported will be used to update individual yields.

CropInsurance

Yield Loss
Statement of Indemnity

Contract Number (1)	Crop Year (2)	Home RM (3)	Ver (4)	Page (5)	Date (6)	Form ID (7)
	2010			1 of 1		CIYL002

(8) THE CUSTOMER
PO BOX 99
ATTICA SK
S0D 0X0

(9) **Activity Number:** 0772455
Crop Description: 002 Wheat - Durum
Cause of Loss: Heat

Contact Information	Local Number (10)	Toll-Free Number	Fax Number
www.saskcropinsurance.com		1-888-935-0000	

APPRAISED PRODUCTION AS PER INSPECTION PROOF OF LOSS

(11) RM	QTR	SEC	TWP	RGE	M	(12) Soil Class	(13) Risk Zone	(14) Land Use	(15) Acres	(16) Inspected Coverage	Appraised (17) Yield	Production
999	SW	99	99	99	3	G	13	ST	153	74511	Harvested	
999	SW	98	99	99	3	K	13	SM	68	42908	Harvested	

Total Appraised Production: (kg) 0
(18) (bu) 0

HARVESTED PRODUCTION AS PER PRODUCTION INVENTORY REPORT

(19) Ref. No.	(20) Gross Production lb or bu	kg	(21) Old Grain	(22) Gross New Production kg	(23) Test Weight kg/hl	lb/bu	(24) Dock-age %	(25) Grade	(26) Grade Factor	(27) Production Adjusted for Quality
Bins:										
001	629	17120	0	17120	78	62.5	6.4	4 C.W.A.D.	1.00	16697
002	953	25939	0	25939	78	62.5	6.4	4 C.W.A.D.	1.00	25298
003	311	8476	0	8476				2 C.W.A.D.	1.00	0
009	1277	34758	0	34758	81.20	65.1	7.1	2 C.W.A.D.	1.00	35034
Sales:										
D-001	121	3281	3281-					2 C.W.A.D.	1.00	0

Total old grain (kg): 11757-
(28)

Total Harvested Production: (kg) 77029
(29) (bu) 2830

(30)

INDEMNITY PAYABLE

Total Eligible Acres: (31)			221	Production Loss: (35)	(kg)	40390
					(bu)	1484
Production Guarantee:	(kg) (32)		117419	Price Option: (36)		0.143
	(bu)		4315			
Total Production	(kg) (33)	77029		Indemnity Payable: (37)		$5775.77
	(bu)	2830		Less (-)		
Customers Production	(kg)		77029	Previous Indemnity Paid: (38)		$4450.16
	(bu) (34)		2830	Net Indemnity Payable: (39)		$1325.61

This statement was re-calculated because
- Claim grading was updated.
- Payout of indemnity amounts are subject to application against balances outstanding and any assignments on your contract.
- Indemnity previously paid is the amount that has been paid to you or credited to your account from earlier versions.

It is the producers responsibility to verify the accuracy of the net production and grading results recorded on this statement. If there are any discrepancies, please notify your customer service office immediately. Claims cannot be amended unless the source of the discrepancy can be verified to the satisfaction of the corporation. Imperial units are for reference only.

Canada

Government of Saskatchewan

SCIC Saskatchewan Crop Insurance Corporation

Growing Forward

How to Read Your Statement of Indemnity

1. Contract number
2. Crop year (2010)
3. Customer's home rural municipality
4. Most recent version of your Statement of Indemnity
5. Indicates which page of how many
6. Date statement was printed
7. For internal use (form ID number)
8. Customer name and address
9. Activity number, crop description, cause of loss (for internal use)
10. Customer service office contact information
11. Legal land description: rural municipality, quarter, section, township,range and meridian
12. Soil class (A – P)
13. Risk zone
14. Land use – summerfallow (smf), stubble (stb) or irrigation (irr)
15. Seeded acres
16. Inspected coverage – production guarantee or coverage eligible in kilograms
17. Appraised yield or harvested production indicator
18. If pre-harvest appraisal had been completed, appraised production would be found here
19. Storage bins and sales as per claim form, and grain that was fed, sold, or in storage
20. Gross production in pounds, bushels or kilograms (before test weight, dockage and grade)
21. Amount of old grain (will show as a negative)
22. New production in kilograms
23. Test weight (will be blank until grading is complete) See #30
24. Dockage (will be blank until final statement is issued after grading) See #30
25. Grade of crop grown/sampled (will be blank until grading is complete) See #30
26. Grade factor (quality factor) – comparison of standard grade. Factors will be 1.00 until calculated in the fall
27. Production adjusted for quality (the amount of grain used in the claim calculation)
28. Total old grain
29. Total harvested production
30. Comments may be written here when test weight dockage/grade/grade factor are blank (you will get a message indicating these areas will be filled in once grading is completed in late fall)
31. Total seeded acres that are eligible for insurance
32. Production guarantee – total coverage (see #16)
33. Total production – total harvested production (see #29)
34. Customer's production will include harvested plus appraised if applicable
35. Production loss – difference between #32 & #34
36. This is the guaranteed price the customer selected
37. Indemnity – price option x production loss
38. Previous indemnity paid (pre-payment on loss, if applicable)
39. What indemnity is being paid out (#37 - #38) or applied to outstanding premium

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2010 Terms and Conditions

Alfalfa Seed Endorsement

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), the Saskatchewan Alfalfa Seed Producers Association, Saskatchewan Ministry of Agriculture, Agriculture and Agri-Food Canada and individual seed producers.

These terms and conditions set out special conditions of alfalfa seed insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail and statement of insurance forms for specific premium and production guarantee information.

Insurance Features

- Insurance is available for both pedigreed and common alfalfa seed crops. Pedigreed and common alfalfa seed production will be offset in claim situations.
- **Insurance is not available for organic alfalfa seed crops. This includes crops in transition from conventional to organic.**
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees are based on a combination of individual yield records and/or area average yields using net production only. There is no distinction for soil class or risk zones.
- Net production is defined as the portion of seed, less dockage, as determined by SCIC.
- Insurance coverage is for yield loss only and no coverage is provided for quality loss.
- Premium discounts and surcharges apply.
- Insurance is provided on established stands only, free of perennial weeds. If at any time SCIC determines that an alfalfa seed stand does not meet requirements, all insurance will be denied.
- If insured acres will not be harvested, the Corporation will designate a check-strip to be harvested by the producer to determine a yield.

Agronomic Practices

Producers are advised to consult the *Alfalfa Leafcutting Bee Management and Alfalfa Seed Production Manual* by the Alfalfa Seed Producers Association for detailed agronomic practices, including crop rotations, field management and spray management, weed control, crop and bee management, harvesting practices and other considerations.

Failure to follow the terms and conditions and recommended practices may result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific considerations:

- Producers must maintain 20,000 leafcutter bees per acre. Random counts will be conducted by SCIC. Coverage reductions apply if fewer bees are maintained.

Bee Counts:	Percent Reduction:
19,000 – 20,000	No Reduction in Coverage
18,000 – 18,999	5%
17,000 – 17,999	10%
16,000 – 16,999	15%
15,000 – 15,999	20%
10,000 – 14,999	40%
Under 10,000	100%

- Producers must maintain a minimum of one shelter per five acres evenly distributed throughout the field.
- Producers must notify SCIC **five days before bees are placed in the fields. The final date to place bees in the field is July 10**.
- Producers must provide a copy of the live count evaluation form in order for staff to determine the number of bees.

Producer Obligations and Access to Fields

In order for SCIC to efficiently administer the alfalfa seed insurance program and reduce the risk to all insured producers, it is critical that producers be aware of their obligations and provide information as requested. Failure to follow the guidelines will result in delays or subsequent claims being reduced or denied.

- Producers must be **available to Crop Insurance staff in order to provide required information** and verification that the terms and conditions have been met.
- If there are multiple releases of bees, the Corporation must be notified in advance of the second release in order to verify the numbers. If notification of the second release is not made, coverage will be based on the first number calculated.
- If a custom operator is used for pollination and/or harvesting, **the onus is on the insured to provide access to the records and facilities of the custom operator.** The insured must contact SCIC to allow production to be verified before it leaves the insured field.
- Producers must request an inspection if:
  - Bees cannot, for any reason, be placed in the fields within the prescribed time periods.
  - There is any doubt that the alfalfa seed stand is adequate for insurance coverage.
  - Any portion of any insured field will not be harvested or will be put to an alternate use.

SCIC is committed to developing a financially sound insurance package to meet the needs of alfalfa seed producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all alfalfa seed producers to discuss their needs and concerns with the Corporation.

Camelina Endorsement

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), industry specialists, Saskatchewan Ministry of Agriculture, Agriculture and Agri-Food Canada and individual camelina producers.

These terms and conditions set out special conditions of camelina insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail and statement of insurance forms for specific premium and production guarantee information.

Insurance Features

- Insurance is provided on established stands only. There is no establishment benefit. All fields will be inspected to determine eligibility based on SCIC criteria. **Minimum of 120 plants per square yard.**
- Coverage of 50, 60, or 70 per cent is available.
- Production guarantees for all producers are determined using the provincial average yield with no distinction for soil class, risk zone or individual yield histories.
- Insurance coverage is for yield loss only and no coverage is provided for quality loss.
- Premium discounts and surcharges do not apply.
- Camelina seeded in the brown soil zone will have a seeding deadline of May 21. See page 75 for a soil zone map.
- Areas outside the brown soil zone must consider the average days to maturity and the normal first fall frost for the area when determining the final seeding date for the variety seeded.
- Liability will not be accepted on camelina seeded after June 20.

Agronomic Practices

Producers are advised to consult Saskatchewan Ministry of Agriculture *Camelina Farm Facts* for detailed agronomic practices, including weed control, seed rate, crop rotations and other agronomic considerations.

Failure to follow recommended practices may result in the reduction or denial of any claim, should a loss

occur. Producers are advised of the following specific considerations:

- Pre-seed weed control is important to establishing a good camelina stand. If weed pressure is a cause of loss and no method of pre-seed weed control was implemented, claims may be reduced or denied.
- Camelina is susceptible to herbicide residues in the soil. Do not seed on land where herbicide residue could be an issue.
- Target a plant population greater than 150 plants per square yard. Camelina should be seeded shallow (¼ to ½ inch depth) with good seed-to-soil contact. Insurance will not be available to camelina stands that do not have an adequate plant population.

SCIC is committed to developing a financially sound insurance package to meet the needs of camelina producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all camelina producers to discuss their needs and concerns with the Corporation.

Caraway Endorsement

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), the Herb and Spice Association, Saskatchewan Ministry of Agriculture, Agriculture and Agri-Food Canada and individual caraway producers.

These terms and conditions set out special conditions of caraway insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail and statement of insurance forms for specific premium and production guarantee information.

Insurance Features

- Insurance is provided on established stands only. There is no establishment benefit. All fields will be inspected to determine eligibility based on Crop Insurance criteria.
- Insurance is available for biennial caraway during the first and second seed production years.
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees for all producers are determined using the provincial average yield with no distinction for soil class, risk zone or individual yield histories.
- Insurance coverage is for yield loss only and no coverage is provided for quality loss.
- If insured acres will not be harvested, SCIC will designate a check-strip to be harvested by the producer to determine a yield.
- Premium discounts and surcharges do not apply.

Agronomic Practices

Producers are advised to consult the *Herb and Spice Production Manual* and Saskatchewan Ministry of Agriculture *Caraway Farm Facts* for detailed agronomic practices, including weed control, seed rate, crop rotations and other agronomic considerations.

Failure to follow recommended practices will result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific consideration:

- A four-year crop rotation is recommended for control of plant diseases. There must be a break of three years from when the crop was worked down until it can be seeded to caraway again. Losses due to disease will be reduced or denied where shorter rotations are used.

SCIC is committed to developing a financially sound insurance package to meet the needs of caraway producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all caraway producers to discuss their needs and concerns with the Corporation.

Chickpea Endorsement

These terms and conditions set out special conditions of chickpea insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril

Crop Insurance program also apply. Please refer to your endorsement, coverage detail, and statement of insurance forms for specific premium and production guarantee information.

Insurance Features

- Chickpea insurance is only available in designated areas of the province. Maps indicating insurable Townships and Risk Zones are available at all Saskatchewan Crop Insurance Corporation (SCIC) customer service offices.
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees are based on a combination of individual yield records and/or area average yields.
- Insurance coverage is for losses in yield and crop quality.
- Premium discounts and surcharges apply.
- An establishment benefit of **$40 per acre** for desi chickpeas, **$45 per acre** for small seed kabuli chickpeas and **$70 per acre** for large seed kabuli chickpeas may be paid for chickpea crops which fail to adequately establish or which suffer damage before June 20.

Agronomic Practices

Producers are advised to consult with the *Saskatchewan Pulse Growers Pulse Production Manual* and the Saskatchewan Ministry of Agriculture *Chickpea Fact Sheets* including *Guidelines for Disease Scouting* and *Foliar Fungicide Applications for Ascochyta Blight in Chickpea in Saskatchewan* for detailed agronomic practices, including seed treatment, inoculation, seeding rate, soil temperature, weed and disease control, crop rotations, and other considerations. Documents can also be obtained by calling the Agriculture Knowledge Centre at 1-866-457-2377.

Failure to follow recommended practices will result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific considerations:

- May 21 is the final seeding date for all chickpeas. Coverage may be denied where chickpeas are seeded too late in areas to reasonably expect them to reach maturity.
- Chickpeas, regardless of the type, should not be seeded more than once in four years on the same land. No insurance coverage for any type of loss will be accepted by SCIC on any acres where shorter rotations have been used.
- Chickpea varieties seeded should be recommended varieties. A copy of a seed test for germination and ascochyta completed within the last eight months must be provided upon request to your customer service office by April 30. The level of infection in the seed as it is ready to go in the ground (after cleaning and application of any seed treatment) must be less than or equal to three seeds per 1,000 (0.3 per cent), or one seed per 400. In cases where disease is apparent in the field and the seed test results are greater than 0.3 per cent, insurance coverage for any type of loss will be denied. A sample of your seed (treated if required) taken from the seed that went in the ground must be kept for claim purposes. Samples may be requested at seeding time.
- Seed treatment for pythium must be applied.
- The use of unregistered pesticides is not acceptable and can injure or delay maturity; therefore, the use of such products may jeopardize your insurance.
- Crops must be monitored at all growth stages and a foliar fungicide applied as required during the growing season. Claims will be reduced or denied if adequate disease prevention measures are not implemented.

SCIC is committed to developing a financially sound insurance package to meet the needs of chickpea producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all chickpea producers to discuss their needs and concerns with the Corporation.

Coriander Endorsement

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), the Herb and Spice

Association, Saskatchewan Ministry of Agriculture, Agriculture and Agri-Food Canada and individual coriander producers.

These terms and conditions set out special conditions of coriander insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail and statement of insurance forms for specific premium and production guarantee information.

Insurance Features

- Insurance is available for large seed coriander in all parts of the province.
- Insurance for small seed coriander is only available in designated areas of the province. Maps indicating insurable townships are available at all SCIC customer service offices.
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees for all producers are determined using the provincial average yield with no distinction for soil class, risk zone or individual yield histories.
- Insurance coverage is for yield loss only and no coverage is provided for quality loss.
- Premium discounts and surcharges do not apply.
- An establishment benefit of **$25 per acre** may be paid for coriander crops which fail to adequately establish or which suffer damage before June 20. A minimum of 10 acres or 10 per cent of the total acres seeded must have failed to establish to be eligible.
- If insured acres will not be harvested, SCIC will designate a check-strip to be harvested by the producer to determine a yield.

Agronomic Practices

Producers are advised to consult the *Herb and Spice Production Manual*, and Saskatchewan Ministry of Agriculture *Coriander Farm Facts* for detailed agronomic practices, including weed control, seed rate, crop rotations and other agronomic considerations.

Failure to follow recommended practices will result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific consideration:

- Coriander should not be seeded more than once in four years on the same land. Losses due to disease will be reduced or denied where shorter rotations are used.

SCIC is committed to developing a financially sound insurance package to meet the needs of coriander producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all coriander producers to discuss their needs and concerns with the Corporation.

Dryland Dry Bean Endorsement

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), Saskatchewan Pulse Growers, the Crop Development Centre, Saskatchewan Ministry of Agriculture, Agriculture and Agri-Food Canada and individual dryland dry bean producers.

These terms and conditions set out special conditions of dryland dry bean insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail, and statement of insurance forms for specific premium and production guarantee information.

Insurance Features

- If you have never insured dryland dry beans you must complete a detailed crop management plan, including field selection, field history, seed source, fertility management, weed control, disease management, seeding and harvest equipment etc. Producers DO NOT have insurance until they receive a letter of confirmation from SCIC that the crop management plan meets requirements.
- Dryland dry bean insurance is only available in the designated areas of the province. Maps indicating insurable townships are available at all SCIC customer service offices.

- Coverage of 50, 60, or 70 per cent is available.
- Production guarantees for all producers are determined using the provincial average yield with no distinction for soil class, risk zone or individual yield histories.
- Insurance coverage is for yield and quality loss.
- Premium discounts and surcharges do not apply.
- An establishment benefit of **$55 per acre** for navy beans and **$70 per acre** for pinto and black beans may be paid for dryland dry bean crops which fail to adequately establish or which suffer damage before June 20. A minimum of 10 acres or 10 per cent of the total acres seeded must have failed to establish to be eligible.

Agronomic Practices

Producers are responsible for following current and recommended agronomic practices for dry bean production (consult your Pulse Production Manual).

Failure to follow recommended practices may result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific considerations:

- The recommended guideline for seeding of dryland dry beans is between May 25 and June 5 and when the average soil temperature, at depth of seeding, reaches 12°C and the risk of spring frost is minimal. If the crop is seeded too early, spring frost is not an insurable cause of loss. Coverage may be denied where crops are seeded too late to reasonably expect them to reach maturity.
- Dryland dry bean should not be seeded more than once in four years on the same land. Losses due to disease will be reduced or denied where shorter rotations are used.
- Crops must be monitored at all growth stages and a foliar fungicide applied as required during the growing season. Claims **will** be reduced or denied if adequate disease prevention measures are not implemented.
- Weed control and fertility management are critical to successful bean production. Claims will be reduced or denied if weed control and fertility requirements are inadequate.

SCIC is committed to developing a financially sound insurance package to meet the needs of dry bean producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all dryland dry bean producers to discuss their needs and concerns with the Corporation.

Honey Endorsement

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), the Saskatchewan Beekeepers Association, Saskatchewan Ministry of Agriculture, Agriculture and Agri-Food Canada and individual honey producers.

These terms and conditions set out special conditions of honey production insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail and statement of insurance forms for specific premium and production guarantee information.

Insurance Features

- Insurance is available for honey production in all parts of the province.
- Insurance is available for commercial beekeepers with a minimum of 100 colonies.
- Colonies must be viable and all honey producing colonies must be insured.
- Coverage of 50, 60 or 70 per cent is available.
- Beekeepers must be registered with the Saskatchewan Beekeepers Development Commission.
- Production guarantees are based on a combination of individual yield records and/or area average yields.
- Insurance coverage is for yield loss only and no coverage is provided for quality loss.

- Premium discounts and surcharges do not apply.
- Hive reports must be filed on or before June 25.
- All colonies are subject to inspection by SCIC.

Agronomic Practices

Producers are advised to follow current and recommended agronomic practices for honey production.

Failure to follow recommended practices may result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific considerations:

- Insurance will not be provided for colonies that have been moved for pollination.
- Insurance will not be provided for colonies used to make splits or nucleus colonies after June 25.
- Insurance does not include losses due to insecticide, herbicide or the residue of chemicals in the honey (i.e. sodium sulfathiazole).

SCIC is committed to developing a financially sound insurance package to meet the needs of honey producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all honey producers to discuss their needs and concerns with the Corporation.

Irrigated Dry Bean Endorsement

These terms and conditions set out special conditions of irrigated dry bean insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail, and statement of insurance forms for specific premium and production guarantee information.

Insurance Features

- To be considered eligible for insurance, you must complete a detailed crop management plan, including field selection, field history, seed source, fertility management, weed control, disease management, seeding and harvest equipment etc.
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees are based on a combination of individual yield records and/or area average yields.
- Insurance coverage is for losses in yield and crop quality.
- Premium discounts and surcharges apply.
- An establishment benefit of **$70 per acre** may be paid for irrigated dry bean crops which fail to adequately establish or which suffer damage before June 20. A minimum of 10 acres or 10 per cent of the total acres seeded must have failed to establish to be eligible.

Agronomic Practices

Producers are responsible for following current and recommended agronomic practices for dry bean production (consult your Pulse Production Manual).

Failure to follow recommended practices will result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific considerations:

- The recommended guideline for seeding of dry beans is between May 25 and June 5 and when the average soil temperature, at depth of seeding, reaches 12°C and the risk of spring frost is minimal. If the crop is seeded too early, spring frost is not an insurable cause of loss. Coverage may be denied where crops are seeded too late to reasonably expect them to reach maturity.
- Irrigated dry beans should not be seeded more than once in four years on the same land. Losses due to disease will be reduced or denied where shorter rotations are used.
- Crops must be monitored at all growth stages and a foliar fungicide applied as required during the growing season. Claims **will** be reduced or denied if adequate disease prevention measures are not implemented.
- Weed control and fertility management are critical to successful bean production. Claims will be reduced or denied if weed control and fertility requirements are inadequate.

SCIC is committed to developing a financially sound insurance package to meet the needs of irrigated dry bean producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all irrigated dry bean producers to discuss their needs and concerns with the Corporation.

Khorasan Wheat/Kamut® Brand Grain Endorsement

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), the North American Kamut Association and individual producers.

These terms and conditions set out special conditions of khorasan wheat/Kamut® brand grain insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail and statement of insurance forms for specific premium and production guarantee information.

Insurance Features

- Crops must be grown under certified organic production. Producers must have an organic certification number or be expecting certification in the upcoming year.
- Khorasan wheat/Kamut® brand grain insurance is only available in the brown and dark brown soil zones. Maps indicating insurable townships are available at all SCIC customer service offices.
- Producers must have a production contract for the khorasan wheat/Kamut® brand grain to be insured.
- The production contract must be for the producer's total khorasan wheat production, and must be at arm's length. For example, production contracts through the North American Kamut Association and their agents are eligible.
- The production contract number and a copy of the contract must be supplied to SCIC when the crop is endorsed and no later than **May 31**. SCIC will not accept liability on crops that are not grown under an eligible production contract.
- Khorasan wheat/Kamut® brand grain is insurable only on summerfallow land, as defined by Crop Insurance. This includes land where a green manure crop was terminated by Crop Insurance's summerfallow deadline.
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees for all producers are determined using a provincial average yield with no distinction for soil class, risk zone or individual yield histories.
- Insurance coverage is for yield loss only and no coverage is provided for quality loss.
- Premium discounts and surcharges do not apply.
- An establishment benefit of **$45 per acre** may be paid for khorasan wheat/Kamut® brand grain crops which fail to adequately establish or which suffer damage before June 20. A minimum of 10 acres or 10 per cent of the total acres seeded must have failed to establish to be eligible. The producer's production contract number and a copy of the production contract must be provided prior to any claims being processed.

Agronomic Practices

Producers are advised to follow recommended agronomic practices and the rules of their production contract. Failure to follow recommended practices will result in the reduction or denial of any claim, should a loss occur.

SCIC is committed to developing a financially sound insurance package to meet the needs of khorasan wheat/Kamut® brand grain producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all khorasan wheat/Kamut® brand grain producers to discuss their needs and concerns with the corporation.

Native Forage Establishment Benefit

The Native Establishment Benefit provides establishment coverage on newly seeded native forage acres. Coverage is offered on a dollar per acre basis and is subject to a deductible of 15 per cent of the total liability.

Conditions of Insurance

- To be eligible for insurance you must complete the management questionnaire and return it by June 25 of the seeded year.
- Acres must be seeded by June 20.
- You must consult with a Ministry of Agriculture Regional Forage Specialist to discuss best management practices for establishing native forages.
- You must provide a copy of a certificate or report of seed analysis and seed tags.
- Seed must be a minimum of common No. 1 for varieties or equivalent standard for non-graded native forages.
- Seed must be free of Downy and Japanese Brome.
- Acres that are broadcast seeded are not eligible for insurance.
- Native forages seeded with a cover crop will not be eligible for insurance.
- Customers must follow recommended agronomic practices for establishing native forage.

Potato Endorsement

These terms and conditions set out special conditions of potato insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail and statement of insurance forms for specific premium and production guarantee information.

Insurance Features

- Potato insurance is available for dry land and irrigated acres.
- **Insurance is not available for organic potato crops.**
- A minimum of **five acres** in one plot is required to be eligible for insurance and all acres must be insured.
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees are based on a combination of individual yield records and/or area average yields.
- Two separate prices are offered – one for seed potatoes, one for table and/or processing potatoes.
- Seed and table/processing potatoes will be offset for claim purposes.
- Storage facilities (not previously measured) will be diagrammed and pre-measured by SCIC after June 30 but prior to harvest. Producers are required to inform SCIC of any new storage facilities.
- Insurance coverage applies in stages as the crop progresses from planting to harvest. Coverage does not include losses while in storage.
- **Coverage includes losses due to hollow heart, growth cracks, insect infestation and most plant diseases. Bacterial ring rot is not an insurable cause of loss. Customers must monitor their crops throughout the growing season and make every effort to protect the crop until harvested.**
- If insured seed potato acres fail to meet certification requirements, the production guarantee on those acres will be adjusted based on the table potato value compared to the seed crop value (maximum up to Elite II, G4).
- Filing date for claims is:
  1. Post-harvest claims within five days of completion of harvest.
  2. Final date to assess field-related frost problems in storage is November 15.
- Insurance coverage cut-off date is November 15. There is no additional coverage for field related frost problems, in storage, past the coverage cut off date.
- Maximum allowable dockage deduction for mechanical damage is two per cent.

Agronomic Practices

Producers are advised to follow recommended agronomic practices, including certified seed, seed treatment, crop rotations, recommended seeding

and harvest dates, field management – including spray schedule, storage management, and other considerations.

Failure to follow recommended practices may result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific considerations:

- It is recommended that certified seed be used. Producers must keep seed tags for SCIC to verify certification.
- The final seeding date to be insured for processing and table potatoes is June 10 and June 15 for seed potatoes.
- The recommended row spacing should be between 92 cm and 107 cm. Larger row spacing may reduce insured acres.
- Potatoes should not be seeded more than once in three years on the same land. Losses due to disease will be reduced or denied where shorter rotations are used.
- The recommended final harvest date for potatoes is **October 1**.

SCIC is committed to developing a financially sound insurance package to meet the needs of potato producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all potato producers to discuss their needs and concerns with the Corporation.

Soybean Endorsement

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), Saskatchewan Pulse Growers, Saskatchewan Ministry of Agriculture, Agriculture and Agri-Food Canada and individual soybean producers.

These terms and conditions set out special conditions of soybean insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail, and statement of insurance forms for specific premium and production guarantee information.

Insurance Features

- Soybean insurance is only available in a designated area of the province. Maps indicating insurable townships are available at all SCIC customer service offices.
- Coverage of 50, 60 or 70 per cent is available.
- Production guarantees for all producers are determined using the provincial average yield with no distinction for soil class, risk zone or individual yield histories.
- Insurance coverage is for yield loss only and no coverage is provided for quality loss.
- Premium discounts and surcharges do not apply.
- An establishment benefit of **$60 per acre** may be paid for soybean crops which fail to adequately establish or which suffer damage before June 20. A minimum of 10 acres or 10 per cent of the total acres seeded must have failed to establish to be eligible.
- Insurable varieties will be listed on a yearly basis. For a current list of varieties eligible for insurance please contact your customer service office.

Agronomic Practices

Producers are advised to follow current and recommended agronomic practices for soybean production and should consult the *Saskatchewan Pulse Growers Pulse Production Manual.*

Failure to follow recommended practices may result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific considerations:

- The recommended guideline for seeding of soybeans is between May 15 and June 5 and when the average soil temperature, at depth of seeding, reaches 10°C and the risk of spring frost is minimal. If the crop is seeded too early, spring frost is not an insurable cause of loss. Coverage may be denied where crops are seeded too late to reasonably expect them to reach maturity.

- Inoculants and seed treatment are critical to soybean production in Saskatchewan. Coverage may be reduced or denied if seed is not properly treated.
- Weed control and fertility management are critical to successful soybean production. Claims will be reduced or denied if weed control and fertility requirements are inadequate.
- Soybeans must be harvested using appropriate harvest equipment. If harvest losses are deemed excessive, claims may be reduced or denied.

SCIC is committed to developing a financially sound insurance package to meet the needs of soybean producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all soybean producers to discuss their needs and concerns with the Corporation.

Timothy Hay Endorsement

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), Saskatchewan timothy hay producers, Canadian Hay Association, Irrigation Crop Diversification Corporation, Saskatchewan Ministry of Agriculture, and Agriculture and Agri-Food Canada.

These terms and conditions set out special conditions of timothy hay insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to page 45 and/or your statement of insurance for specific premium and production guarantee information.

Insurance Features

- Timothy hay insurance is only available for irrigated pure timothy hay stands intended for export from designated areas of the province. Maps indicating insurable townships are available at all SCIC customer service offices.
- Insurance is provided for yield loss below the production guarantee and quality loss below the Choice grade.
- Quality compensation will only be provided for downgrading factors caused by an insurable peril. Ex: excessive rain
- Premium discounts and surcharges do not apply.

Agronomic Pratices

Producers are advised to consult the *Timothy Production Handbook* for detailed agronomic practices.

Failure to follow the terms and conditions and recommended practices may result in the reduction or denial of any claim. Producers are advised to adhere to the following requirements:

- To be eligible for two-cut coverage, a minimum of 90 pounds per acre of available nitrogen is required. If there is less available nitrogen, only one-cut coverage will be provided.
- Adequate irrigation is required.
- Quality compensation will be reduced if contamination from weeds, mold, earth tag or foreign material occurs.

Crop Reporting and Access to Fields

- Producers will be required to submit a copy of their field management handbook.
- Producers will be required to grant reasonable access to fields and production to allow SCIC to monitor crop progress, obtain core samples and complete inspections.
- Producers will be required to notify a customer service office if production problems are encountered, including harvest delays due to inclement weather.
- Producers will be required to provide a representative bale weight for each lot by a method agreed upon by SCIC.

SCIC is committed to developing a financially sound insurance package to meet the needs of timothy hay producers. Producer input and co-operation is essential to the growth of this insurance program. SCIC encourages all timothy hay producers to discuss their needs and concerns with the Corporation.

Vegetable Endorsement

This program was developed as a result of co-operative efforts between the Saskatchewan Crop Insurance Corporation (SCIC), the Saskatchewan Vegetable Growers Association, Saskatchewan Ministry of Agriculture, University of Saskatchewan, Canada-Saskatchewan Irrigation Diversification Centre, Agriculture and Agri-Food Canada and individual vegetable producers.

These terms and conditions set out special conditions of vegetable insurance to help you understand the coverage provided. Unless otherwise described below, all other aspects of the multi-peril Crop Insurance program also apply. Please refer to your endorsement, coverage detail and statement of insurance forms for specific premium and insurance information.

Insurance Features

- Insurance is an acreage loss program and does not offer a production guarantee.
- Vegetable insurance is available for irrigated, including drip irrigation, crops only.
- Insurance is available at the base value per acre for each basket less a 10 per cent acreage deductible in the event of a claim.
- Insurance is based on four baskets of crops:

  Basket 1: broccoli, cauliflower, cabbage

  Basket 2: carrots, onions, rutabagas, beets and potatoes (less than five acres for potatoes).

  Basket 3: cucumbers, pumpkins, squash

  Basket 4: sweet corn, peas, beans
- Premium discounts and surcharges do not apply.
- Claims are paid only if the producer destroys the damaged acres or partial acres.
- Field inspections by SCIC must be completed prior to any damaged acres or partial acres being destroyed.
- Stages of loss will be used for establishment where the liability would be equal to 35 per cent of the total liability and will continue until June 20.
- Varieties must be adapted to the areas in which they are grown and the site must be suitable for the crop/crops insured.
- Insurance extends until harvest begins or the fall cut off date for the insured crop, whichever is first.
- Fall cut off dates:

  Basket 1: broccoli, cauliflower Oct. 10; cabbage Oct. 15

  Basket 2: onions, rutabagas, potatoes (less than five acres for potatoes) Oct. 1; beets, carrots Oct 15

  Basket 3: cucumbers Sept. 15; pumpkins, squash Sept. 25

  Basket 4: peas Aug 15; beans Sept. 7; sweet corn Sept 15

Agronomic Practices

Producers are advised to follow recommended agronomic practices, including seed treatment, crop rotations, recommended seeding and harvest dates, field management (including spray schedule), and other considerations.

Failure to follow recommended practices may result in the reduction or denial of any claim, should a loss occur. Producers are advised of the following specific considerations:

- The seeding dates for insurance are:

  Basket 1: direct seeding May 1 – June 1; transplant May 15 – June 20

  Basket 2: May 1 – June 15

  Basket 3: direct seeding May 15 – June 10; transplant June 1 – June 20

  Basket 4: peas May 1– June 20; sweet corn May 7 –June 10; beans May 15 – June 20
- Industry recommended row spacing should be followed.

SCIC is committed to developing a financially sound insurance package to meet the needs of vegetable producers. Producer input and co-operation is essential to the growth of this insurance program.

SCIC encourages all vegetable producers to discuss their needs and concerns with the Corporation.

Weather Based Programs

The Forage Rainfall Insurance Program and the Corn Heat Unit Program were introduced to provide producers with options to tailor their coverage to their operation and expand upon previously limited coverage options for non-traditional crops.

Insurance Features

- Weather-based programs eliminate the need for on-farm inspections because data is derived from the chosen weather station.
- For all of Crop Insurance's weather-based programs, the weather variables determined at the weather station are the sole basis for claim payments. **These programs are area-based and not individual production programs; claims are not tied to yields or the amount of precipitation or temperature on any specific parcel of land.**
- Even though precipitation and frost can vary greatly over relatively short distances, the weather station is the only point from which weather data is determined and on which claim payments are based.
- The weather stations are owned and operated either by Environment Canada or by Weather Innovations Incorporated (WIN). Weather Innovations is also contracted to provide quality-control on all data, including Environment Canada data, and provide final values to SCIC.

Note: Other weather stations may also be located near a weather station utilized by the weather-based programs; however, only the data from the weather-based program station is used to calculate payments.

- **The intent of contracting third-party suppliers is to ensure that SCIC has no direct influence over the collection or handling of weather data.** Final values received from our third-party suppliers have never been adjusted by SCIC and, therefore, do not favour either the Corporation or its customers.
- Raw data from both Environment Canada and WIN stations undergo a quality assurance/quality control (QA/QC) process before being submitted to SCIC. This process is performed by WIN and has been reviewed and approved by an accredited meteorologist.
- WIN's primary quality assurance measure for precipitation is the use of dual precipitation gauges and data loggers at each site. This virtually eliminates missing values and; therefore, the need to estimate values to complete the dataset.

Claim Payments

Forage Insurance Rainfall Program

- A claim is paid if the annual rainfall from April 1 to July 31 is below 80 per cent of normal at the selected weather station. For each percentage point of precipitation below 80 percent, 2.5 per cent of liability will be paid.

Corn Heat Unit Program

- In the designated area, the normal value is 2,100 corn heat units (CHU). Annual CHUs accumulate from May 15 until the daily minimum temperature first reaches -2°C or less after July 1.
- For CHU below 2,100, liability will be paid according to the following table.

CHU Accumulated	% Liability Paid	CHU Accumulated	% Liability Paid
2,100 and over	0	1,840 - 1,859	39
2,080 - 2,099	3	1,820 - 1,839	42
2,060 - 2,079	6	1,800 - 1,819	45
2,040 - 2,059	9	1,780 - 1,799	48
2,020 - 2,039	12	1,760 - 1,779	52
2,000 - 2,019	15	1,740 - 1,759	56
1,980 - 1,999	18	1,720 - 1,739	60
1,960 - 1,979	21	1,700 - 1,719	64
1,940 - 1,959	24	1,680 - 1,699	68
1,920 - 1,939	27	1,660 - 1,679	72
1,900 - 1,919	30	1,640 - 1,659	76
1,880 - 1,899	33	Less than 1,639	80
1,860 - 1,879	36		

Crop Codes

Grains

Note: Crops are listed alphabetically.

041 Alfalfa Seed

003 Barley

015 Canary Seed

006 Canola/Rapeseed

066 IP Canola/Rapeseed

038 Chickpea – Desi

055 Chickpea – Large Kabuli

056 Chickpea – Small Kabuli

058 Dry Bean Black (Irrigated)

060 Dry Bean Other (Irrigated)

059 Dry Bean Pinto (Irrigated)

024 Faba Beans

007 Fall Rye

012 Field Peas

005 Flax

052 Lentils – Large Green

053 Lentils – Other

054 Lentils – Red

028 Mustard – Brown

030 Mustard – Oriental

027 Mustard – Yellow

004 Oats

050 Potato – Processed

051 Potato – Seed

018 Spring Rye

088 Sunflower EMSS

008 Sunflower LMTS

019 Triticale

035 Wheat – Canada Prairie

002 Wheat – Durum

009 Wheat – Extra Strong

001 Wheat – Hard Red Spring

011 Wheat – Hard White Spring

023 Wheat – Winter

077 Winterkill – Fall Rye

073 Winterkill – Winter Wheat

900 Summerfallow

990 Acres Too Wet to Seed

Codes for Pedigree Grain crops begin with a "4"
- Example: Pedigree Barley code is "403"

Codes for Organic Grain crops begin with a "7"
- Example: Organic Spring Wheat code is "701"

Forage

641 Alfalfa

642 Alfalfa/Grass

644 Dehy Alfalfa

645 Forage Estab Alfalfa

646 Forage Estab Alfa/Grass

647 Forage Estab Grass

648 Forage Estab Native

625 Forage Estab Sweetclover

643 Grass

600 Greenfeed

603 Greenfeed Barley

634 Greenfeed Canada Prairie Wheat

602 Greenfeed Durum Wheat

609 Greenfeed Extra Strong Wheat

607 Greenfeed Fall Rye

601 Greenfeed Hard Red Wheat

604 Greenfeed Oats

618 Greenfeed Spring Rye

619 Greenfeed Triticale

623 Greenfeed Winter Wheat

671 Irrigated Timothy Hay One-Cut

672 Irrigated Timothy Hay Two-Cut

629 Sweetclover

640 Tame Hay (Winterfeed)

Specialty

067 Camelina

033 Caraway

031 Coriander

061 Dry Bean Black (Dryland)

063 Dry Bean Navy (Dryland)

062 Dry Bean Pinto (Dryland)

068 Honey

757 Khorasan Wheat/Kamut® Brand Grain

064 Soybean

510 Vegetable Basket #1

520 Vegetable Basket #2

530 Vegetable Basket #3

540 Vegetable Basket #4

065 Wild Rice

Diversification – Forage

292 Div – Annual Rye Grass Seed

244 Div – Forage Corn

243 Div – Forage Millet

246 Div – Forage Mixed Grain

248 Div – Forage Perennial Legume

242 Div – Forage Perennial Rye Grass

245 Div – Forage Silage Peas

247 Div – Forage Sorghum Sudan Grass

Diversification – Grains

297 Div – Alsike Clover Seed

265 Div – Anise Seed

292 Div – Annual Rye Grass Seed

266 Div – Birdsfoot Trefoil Seed

267 Div – Borage Seed

268 Div – Buckwheat Seed

269 Div – Chickling Vetch Seed

270 Div – Cicer Milk Vetch Seed

271 Div – Common Millet Seed

274 Div – Crested Wheat Grass Seed

288 Div – Cumin

277 Div – Dill Seed

224 Div – Faba Beans
281 Div – Feed Corn for Seed
278 Div – Fenugreek Seed
287 Div – Field Turnips
272 Div – German Millet Seed
301 Div – Grass Seed
279 Div – Hemp
289 Div – Lupin
261 Div – Market Gardens
299 Div – Minor Crops
283 Div – Mint
269 Div – Navy Beans Seed
295 Div – Perennial Fall Rye Seed
275 Div – Perennial Rye Grass Seed
300 Div – Plantation Trees
298 Div – Prairie Carnation
290 Div – Proso Millet Seed
284 Div – Quinoa
285 Div – Radish Seed
276 Div – Red Clover for Seed
302 Div – Red Millet
282 Div – Safflower Seed
293 Div – Sanfoin Seed
280 Div – Soybeans
286 Div – Spelt
225 Div – Sweetclover Seed
291 Div – Timothy Grass Seed
262 Div – Tree Nurseries
273 Div – White Millet Seed

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Davidson, SK S0G 1A0

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Estevan, SK S4A 1A8

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Saskatoon, SK S7K 2H6

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Shaunavon, SK S0N 2M0

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Swift Current, SK S9H 4G3

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Tisdale, SK S0E 1T0

Turtleford
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Turtleford, SK S0M 2Y0

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www.saskcropinsurance.com

Ce livret est aussi disponible en français.

CropInsurance

Customer Service Offices

Assiniboia
1-888-935-0017

Davidson
1-888-935-0020

Estevan
1-888-935-0002

Humboldt
1-888-935-0026

Kindersley
1-888-935-0021

Leader
1-888-935-0011

Moose Jaw
1-888-935-0012

Moosomin
1-888-935-0005

North Battleford
1-888-935-0028

Preeceville
1-888-935-0015

Prince Albert
1-888-935-0018

Raymore
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